

OFFICE OF POPULATION CENSUSES AND SURVEYS
SOCIAL SURVEY DIVISION

Social Security Claimants

A survey amongst the customers of a local social security office carried out on behalf of the Department of Health and Social Security.

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Summary of the report

The main findings of the survey are summarised below with reference to the text of the report. Detailed descriptions of varying viewpoints and differences between customer groups are given in the body of the report.

Purpose and nature of the enquiry

1. The aim of the survey was to explore the opinions and experiences of the customers of a local social security office to examine how they view the service they receive when claiming and receiving social security benefits.

Reference
section 1:1

2. The selected sample consisted of 487 people, divided more or less equally between supplementary and contributory benefit customers. Ten separate samples were drawn, most of them very small, representing claimants of supplementary allowance, supplementary pension, sickness, maternity, industrial injury, disablement, widows benefit, retirement pension and callers at the long term and supplementary sections. Interviews were carried out with 348 people.

Report on
sample
design;
see also
section 1:2

3. The questionnaire used in the interviews was unstructured, consisting mainly of open questions. The information obtained illustrates the kinds of issues of concern to claimants but not the extent to which particular views and opinions exist.

section 1:2

Contacts with the local office

4. Customers were asked how they felt about calling at the office. The features of calling which were most frequently commented upon, both positively and negatively, were the staff approach, the amount of information and explanation given, efficiency, waiting and queuing, the appointment system, and the general atmosphere of the office. On the whole customers were more impressed by the pleasant, helpful and understanding approach of the staff than by any other feature and they were most critical of the amount of time they had to wait in the office and the general atmosphere that prevailed there.

section 2:1

5. There was widespread agreement among the customers that the new appointment procedure was, or would be, an improvement over the other system - this applied irrespective of whether the informant had had an appointment or not.

section 2:1

6. Generally speaking, there was a mixed reaction to home visits. Most pensioners were in favour of visits, but non-pensioners mentioned more unfavourable aspects. This mixed reaction partly reflects the different ways in which people perceive home visits and may partly reflect the various ways in which visits are carried out.

section 2:3

Contacts with the local office (cont)

Reference

7. In general customers said that they preferred face to face contact either by calling at the office or by having a visit. The main objection to writing and, to a lesser extent, telephoning, was that customers found it difficult to explain things in writing or over the telephone. They also disliked telephoning because they thought that the staff could not, or would not, sort things out through a telephone contact.

section 2:4

8. Customers suggested many ways in which contacting the office could be improved. These are detailed in the report.

section 2:5

9. Customers were asked what they thought it would be like to work in a social security office. Three quarters commented on the kind of qualities the staff needed for the job and the kind of pressures and strains staff were under. Most expressed some degree of sympathy or concern for the unpleasant or difficult situations staff had to cope with.

section 2:6

Attitudes towards claiming social security benefits

10. There were four equally frequent reactions to receiving social security benefits:

section 3:1

- dislike, because of preferring to work and be independent, or feeling they were asking for some kind of charity;
- resignation or indifference because, owing to their circumstances, they had no option about receiving benefits;
- justified because having paid national insurance stamps they felt entitled to benefits;
- gratitude and appreciation for being able to claim and receive money when they needed it.

Supplementary allowance claimants most frequently said they disliked receiving benefits.

11. A higher proportion of supplementary allowance claimants than of any other group had been refused payment and, proportionately, had twice as many claims disallowed as supplementary pensioners. Two thirds of all customers who had been refused benefits were disappointed or angry, the rest appearing to accept or be indifferent to the decision. The main reasons for their resentment about the decision were either that they had suffered through not receiving the money they had requested or that they did not understand why they had been refused.

section 3:2

12. Around 1 in 7 people said they thought they might be entitled to benefits, pensions or payments other than those they were receiving. The main reasons given for not applying were that they were too unsure about their entitlement, that previous claims had been refused or because of the difficulties involved in making such claims.

section 3:3

- | | Reference |
|---|-------------|
| Publicity, knowledge and information | |
| 13. Over three quarters of the customers thought the public should be made more aware of the benefits available. | section 4:1 |
| 14. The kind of information that customers wanted to know often reflected a general confusion and ignorance about the benefits available since many of the customers wanted general information about entitlement. A number of supplementary benefit claimants wanted information specifically on supplementary benefit, exceptional needs payments (ENPs) or exceptional circumstances awards (ECAs). | section 4:1 |
| 15. Half of the customers had seen some general publicity about benefits and the same proportion had seen a DHSS leaflet. Apart from maternity benefit claimants, very few customers had seen publicity or pamphlets on the benefits they themselves were receiving. General publicity was seen mainly in newspapers, on the television or in post offices. Reactions to the publicity and pamphlets varied between favourable and indifferent. The most frequent favourable comment was that it was good to know what one was entitled to and the most frequent criticism was lack of clarity. | section 4:1 |
| 16. Benefits were generally first heard of from the social security office, personal acquaintances (particularly ENPs and ECAs), or the employment exchange (mainly for supplementary allowance). | section 4:2 |
| 17. Apart from information given about maternity benefits, very few people had heard of benefits from public officials such as doctors, social workers, health visitors, housing officials etc. | section 4:2 |
| 18. Most customers said they would go to the local office or the 'caller' office for advice on benefits but a few preferred the citizen's advice bureau, the post office or other places. Most people were satisfied with the advice they had been given at the local office. | section 4:2 |
| 19. Customers suggestions for improving the information available are presented. | section 4:3 |
| 20. Most of the customers did not have any strong feelings about DHSS forms. Details are given of the criticisms which were made. | section 4:4 |
|
Knowledge of assessment | |
| 21. Approximately two thirds of the people interviewed said they did not feel they understood how their benefit was assessed and the explanations given by those who did feel they understood suggested that many had only a very limited knowledge. It was estimated that not more than a third of any sample group had any idea of the principles involved in assessing their benefits and, in the case of the supplementary allowance sample, it was probably no more than 1 in 10 claimants. | section 5:1 |

Knowledge of assessment (cont.)

Reference
section 5:1

22. Just under half the informants said they would like an explanation of how their benefit was assessed. Opinion was divided as to whether it should be a written or verbal explanation with a slight overall preference for the former.

23. The group who least understood how their benefits were assessed were most likely to have queried the amount paid on some occasion. Two fifths of the supplementary allowance claimants had queried the amount they had received, compared with a quarter or less of the supplementary pensioners and the contributory benefit groups.

section 5:2

24. As a result of customers querying payment, about a third had the amount paid increased; a third said that they had been given an explanation which satisfied them; and the remaining third said they were dissatisfied with the explanation or decision given or could not understand why they were not entitled to more.

section 5:2

25. Fifteen people in the sample had at some time appealed against the amount of benefit awarded or against a refusal to make any payment. Details of the appeals and the claimants' feelings about them, are given in the text.

section 5:3

Methods of payment

26. Most people approved of both order books and giros as a method of paying their benefit. There were, however, slightly more criticisms made about giros than about order books.

section 5:4

27. Only 5 informants said they would prefer monthly rather than weekly payments and over two thirds said they would definitely not like monthly payments.

section 5:4

Social security system

28. The social security system came in for more frequent and wide ranging criticism than the local office service. Supplementary benefit claimants were more critical of the system than the contributory claimants, and within the supplementary group, allowance claimants criticised more than pensioners.

chapter 6

29. Features of the system which were commented on are listed. The most frequently criticised aspect was the level of social security benefits. Criteria on which benefits are awarded and assessed also received much adverse comment.

chapter 6

30. Customers' suggestions for improving the social security system are detailed.

chapter 6

Overall satisfaction

31. It is clear from the interviews that the local service and the system are inseparably linked in customers' minds. The majority of people said they were generally satisfied with the service they had received from the local office, a quarter said they were very satisfied and approximately 1 in 6 were dissatisfied or very dissatisfied. A much larger proportion of supplementary allowance than of other benefit claimants said they were generally dissatisfied.

chapter 7

Causes of dissatisfaction

32. Interviews with people who were dissatisfied were carefully studied. The criticisms made would suggest that the main 'causes' of discontent, either perceived or real, were:

chapter 7

- the inadequate level of benefits;
- the restricted availability of discretionary payments;
- lack of, or inadequate, information given to customers, both in written and verbal form;
- anomalies in the criteria for award or assessment of benefits.

Less major, but nevertheless important, 'causes' of dissatisfaction were identified as:

chapter 7

- the time allowed for contact between staff and customers in the office and the way interviews were handled;
- delays in payment, particularly for claimants in difficult financial circumstances;
- failure to deal with, or reply to, a request for information or an application for payment.

33. Ways in which local offices might reduce dissatisfaction are discussed.

chapter 7

1 The purpose and nature of the enquiry

1.1 Background to the study

This report presents the findings of a survey carried out on behalf of the Department of Health and Social Security amongst the customers of one local social security office. The study, which was undertaken as part of a general review of local office organisation, was intended to provide exploratory information about how the public view the process of claiming and receiving social security benefits. The aim of the survey was to provide claimants with an opportunity to discuss their views on local office services and to describe their experiences when claiming benefits. The research was designed to provide in-depth qualitative information about the range of views and opinions held by different groups of claimants.

The survey was intended only as a preliminary investigation and the report was not made generally available immediately after completion (the research itself was carried out in April, 1974). In their current review of the supplementary benefits scheme¹, however, the DHSS has been concerned to take account of public views and opinions and has drawn on evidence from this enquiry. It was therefore felt desirable that the report should now be published together with other background evidence to the review.

The study was carried out in one local office and so provided an opportunity for the staff of that office to become involved in the research. This meant that they were able to make suggestions about the topics to be covered and could obtain some feedback about how the customers viewed the service they were providing. It was hoped that the survey would help the staff to identify the improvements in the service that could most usefully be made but, as the subsequent evidence shows, many of the features about which customers commented were outside local office control.

1.2 Design of the Study

As the main aim of the study was to explore, rather than quantify, claimants' views about local office service, it was important that the interviews should be sufficiently flexible to give individuals the opportunity to raise topics which were of particular concern to them. It was therefore decided that a relatively unstructured and non-directive form of interview² should be used, with most of the information being recorded verbatim. The questionnaire consisted

¹ Social assistance - a review of the supplementary benefits scheme in Great Britain (DHSS, July 1978).

² A non-directive interview is one which allows the informant a certain freedom in the issues which are discussed. A structured interview is one which is carried out in a prescribed order with clearly defined terms and the same form of questioning (much of which is closed) for all informants.

almost entirely of open¹ questions and throughout the interview the informants were encouraged to talk as much as they wished. Although, for each topic, the main questions were asked in standard form to ensure uniform coverage for all informants, issues which were raised during the interview were followed through in detail as they occurred.

The form of interview and type of analysis intended meant that the total sample size for the study had to be restricted. As the aim of the study was to obtain the views of a variety of groups of customers, some of whom formed relatively small proportions of the claimant population, it was necessary to select individual samples of each type of benefit. The selected sample consisted of 487 customers divided more or less equally between supplementary and contributory benefit customers. From within these 2 main groups, 10 small independent samples were selected as follows:

SUPPLEMENTARY BENEFITS	supplementary allowance claimants supplementary pension claimants supplementary benefit callers
CONTRIBUTORY BENEFITS	sickness benefit claimants maternity benefit claimants industrial injury benefit claimants disablement benefit claimants widows benefit claimants retirement pension claimants long term benefit callers

Although the benefit samples were small, they provided the opportunity for comparing the views of different groups. However, because the samples were selected independently, the results from each group are not additive and have to be separately presented. It should be noted that the claimant samples were selected from people who had claimed the above benefits at some stage in the 14 months prior to the survey. Therefore, at the time of interview, they may not have been receiving any benefits at all or may have been claiming different benefits from the ones for which they were sampled. A detailed account of the sampling procedure is given in the Appendix.

As the sample had been drawn from local office records, a letter was sent from DHSS to each selected person before any personal approach was made. The letter explained the purpose of the survey, how the claimant's name and address had been obtained and that participation in the study was entirely voluntary (see Appendix). As a result, 16 people (3%) replied saying that they did not wish an interviewer to call and they were withdrawn from the sample. The remaining people were approached by OPCS interviewers and interviews were achieved with 348. The response rate for each group is shown in Table 1.1 and it can be seen from this that refusals were higher among the contributory benefit than among the supplementary benefit samples. There was, however, a higher proportion of people from the supplementary benefit samples who could not be contacted. The main demographic characteristics of the people interviewed are shown in the Appendix.

¹An open question is one which gives no indication of an avenue of response and which allows an informant complete freedom to answer as he wishes. A closed question defines limits and prescribes terms in which an answer is required.

The interviews were conducted in the claimants' homes by OPCS interviewers. The form of questioning used meant that the length of an interview was largely determined by the respondent and the times taken ranged from 30 minutes to over 4 hours, the average being just over 1 hour.

1.3 Presentation of results

With the kind of flexible and non-directive form of interview that was used in this study, it is not possible to provide precise quantification of the results as each informant will not have given their views on all aspects of the service. For example, during the course of the interview, several people commented about the quality of the staff at the office, but the fact that others have not done so does not necessarily indicate that they had no views on this subject. In presenting the results, therefore, we have attempted to give, first, a general picture of how customers view various aspects of the service and have then concentrated on the detailed content of the answers. Throughout the report we have quoted complete verbatim answers given by informants to particular questions and, as far as possible, these have been chosen to represent the various kinds of reactions given by the different sample groups. The only changes made to these quoted answers are in cases where comments arose which could identify either a member of staff or a claimant.

It was felt that it would be cumbersome and difficult to follow if separate results for all the samples were shown. As the main differences which emerged were usually between the supplementary and contributory benefits samples and between pensioners and non-pensioners, in most tables we have given the results for these selected samples only. However, any substantial differences among the other benefit groups are noted in the text. In some cases, relative frequencies have been shown to give an indication of the extent to which different attitudes exist.

1.4 Description of the local office

It may be helpful for interpreting the following evidence to have a brief picture of the local office at which the survey was carried out. The office concerned was a large (approximately 200 staff) office dealing with both supplementary and contributory benefits. It was sited on the edge of the main shopping centre of a fairly large town (around 200,000 inhabitants), although it also served a rural area of several square miles. Contributory and supplementary benefits were segregated with separate sections dealing with short-term and long-term benefits. At the time the survey was carried out, however, the office was undergoing some reorganisation to introduce a caller section on the ground floor to deal with enquiries about all types of benefits.

Table 1.1 Details of response by sample group

Response	Supplementary benefits			Contributory benefits						
	Supple- mentary allowance	Supple- mentary pension	Supple- mentary callers	Sickness benefit	Maternity benefit	Indust. injury benefit	Disable- ment benefit	Widows benefit	Retire- ment pension	Long term callers
	%	%	%	%	%	Not †	Not †	%	%	%
Achieved interviews	66	88	59	77	83	(16)	(16)	70	67	66
Refusals at letter stage	2	-	2	5	3	-	(1)	7	10	-
Refusals at interview stage	4	5	5	8	-	(2)	(3)	7	8	14
Moved without trace	8	2	7	3	-	-	-	7	2	3
Moved away from local office area	7	-	-	2	-	-	-	-	2	-
Out at all calls	7	-	3	2	3	(1)	-	10	10	3
Away all interviewing period	3	3	5	3	10	(1)	-	-	2	3
No fixed address	-	-	10	-	-	-	-	-	-	-
Deceased	2	2	2	-	-	-	-	-	-	7
Selected in another sample group	-	-	7	-	-	-	-	-	-	3
Base: All sampled informants	122	58	59	60	29	20	20	30	60	29

†In this table and all subsequent tables in this report, percentages have not been given where the base is under 25.
The figures in brackets denote numbers.

2 Contacts with the local office

Most claimants at some stage need to call at a local office to discuss their claim and many will have other kinds of contact with the staff through telephoning or being visited at home. The kind of experiences customers have during the course of these contacts with the office is likely to affect both their views about the service provided and also their general attitudes towards claiming social security benefits. In this section, we have looked at the ways in which the sample interviewed had had contact with the office, how they felt about the kind of experiences they had and how they viewed the work that local office staff do.

2.1 Calling at the office

Before examining how the customers felt about visiting the office, it is important to know something about their calling habits and how these vary amongst different groups of claimants (see table 2.1). Over three quarters of the informants had been to the office at some stage and well over half had called in the year prior to the survey. Not unexpectedly, supplementary allowance claimants generally had called more frequently and more recently than any other group while the supplementary and contributory pensioners were the least frequent callers. On the contributory benefits side, sickness claimants appear to have been the most regular visitors.

The reason for calling on the last occasion (shown in table 2.2) gives an instant picture of the kinds of things for which people go to the office. It is of interest to note that over four fifths of the informants said that (on this last occasion) they had made a special journey to call in.

We also asked people about the distance they had to travel to the office and the form of transport they used to get there. It is perhaps not surprising to find that contributory benefit claimants (apart from pensioners) were more likely to use a car, whereas the supplementary benefit group were more likely to have walked or used public transport. There were only slight differences between the groups in the costs of their journey or the distances they had to travel. The pensioners tended to have less expensive journeys because they could use bus passes.

Feelings about calling at the office

We asked those who had been to the office what they found particularly helpful about calling there and what they did not like about it. All the features of calling which were mentioned are shown in chart 2.1 with the relative frequencies of favourable and unfavourable comments. It is very apparent from this that the customers were most impressed by the pleasant, helpful and friendly manner of the staff and most critical of the time they had to wait to be seen. However, the complete list is worthy of careful study since all the aspects mentioned show the kind of things which people are concerned about when calling at the office and the relative importance of each. Also, it is worth noting the features of calling which have received a number of comments but about which opinion is divided (eg staff do/do not tell customers what they are

Table 2.1 Information about calling at the office by sample group

Calling at the office	Sample group			
	Supplementary allowance	Supplementary pension	Sickness benefit	Retirement pension
	%	%	%	%
Length of time since last visit				
Up to 3 months	41	8	30	10
3 up to 6 months	20	12	13	3
6 months up to 1 year	24	12	13	10
1 up to 2 years	8	20	4	10
2 up to 4 years	-	18	9	18
4 years or more	3	-	2	-
Never called	5	31	28	50
Number of calls in last year				
None (includ. never called)	11	61	44	75
1	11	22	17	13
2-3	35	14	22	13
4-5	10	-	7	-
6-8	10	2	7	-
9 or more	23	-	4	-
Not known	-	2	-	-
Whether made special journey on last visit				
Yes	75	51	59	43
No	18	16	13	8
Never called	5	31	28	50
Not known	3	2	-	-
Base:	80	51	46	40

Table 2.2 Reason for last call at the office by sample group

Reason for last call	Sample group			
	Supplementary allowance	Supplementary pension	Sickness benefit	Retirement pension
	%*	%	%	No
To claim, get information about				
Supplementary benefit	42	26	15	(3)
Week in hand payment	11	-	9	-
Discretionary payments	3	29	3	(2)
Other benefits, pensions or allowances	4	-	-	(7)
To query payment (eg level of benefit, non-receipt of payment, reduced payment)	12	15	21	(1)
Contributions enquiries	8	-	6	-
To hand in forms/documents	15	3	27	(2)
To inform office about change in circumstances	4	11	-	(4)
Other reasons (eg sign off supplementary benefit, legal aid, medical boards etc)	8	15	18	(1)
Base: informants who had called at the office	74	34	33	20

* Percentages total more than 100 because some people had more than one reason for calling

entitled to), since these may indicate areas where claimants have had rather different experiences when calling at the office.

Looking at how different groups react to visiting the office, it is perhaps not surprising that those who called most frequently had most to say, and, in general, made more unfavourable than favourable comments. Supplementary allowance claimants commented most and were also most critical, with contributory claimants, particularly those claiming sickness and widows benefit, not far behind. Pensioners, both supplementary and retirement, had least to say and commented much more favourably than any of the non-pensioner groups. With one notable exception, the kinds of features which people commented on did not vary greatly with the benefit received or with other characteristics such as sex or age. The one exception to this was that people under 25 and over 60 rarely commented on the atmosphere of the office or on the other people there. These feelings were almost entirely confined to the middle age range, whether or not they were claiming supplementary benefit, who talked about it in fairly emotional terms. They disliked calling at the office or felt degraded or embarrassed, partly because of the procedure they had to go through, but also because they disapproved of the other people with whom they felt forced to associate, for example, people who were 'abusive', 'dirty and scruffy' or 'drunk'.

Below we have given some examples of how people described their reactions to calling at the office.

They are not allowed to work as autonomous units, and it detracts from the service the social security office is able to offer to the public ... But the attitude is surprisingly more compassionate than the people at the Employment Office ... On the whole I've found the girls there fairly helpful in the sense they are mostly pleasant, but not helpful in telling me what I'm entitled to in claiming the benefits. They are hampered by the bureaucracy of the system - being not able to make decisions about things that arise. They can be of very little help if you want to speak to someone in authority.

(Supplementary; age 20-25; male; 9 or more calls in last year)

I didn't like the answer the woman there gave me. She asked if I had any savings and when I told her how much I had she said, "You are not without, are you." I didn't like her attitude ... I didn't like going there ... I felt sort of humiliated. The children of some people were very poorly dressed. Even had the toes sticking out of their shoes. I felt guilty about being there ... I had a cheek to ask for anything seeing people like that, but I was entitled to it ... I haven't been brought up in that sort of background. Everything we had was earned. I felt as if I was begging ... I didn't have above the amount allowed of savings.

(Supplementary; age 30-40; female; no calls in last year)

The people who work there are decent, responsible and efficient. You go there having rent to pay and they get a P.O. (postal order) off to you. They understand the situations of people who go down there. In my case the fellow down there is decent. He says, "Let's work it out." My case is a special case. I'm working. It would be silly to give up my job just to get supplementary, so the supervisor, he sorted it out ... I don't like the reception area. There's no privacy. It's alright having a cubicle but when you go in and say why you've come there's no privacy. In that way it's bad.

(Supplementary and sickness; age under 20; male; 9 or more calls in last year)

Very helpful ... Just a general attitude - extremely helpful and kind. The whole thing was done nicely and courteously ... I could recommend anyone to go there. They don't humiliate you in any way. They don't "talk down" to you or make you feel that you are asking for charity.

(Retirement; age 60-65; female; no calls in last year)

There are some ignorant people behind the desk. If you go in there and you start talking and they start asking questions and don't listen to what you have to say, and then say wait a minute and go off for about 10 minutes. They just don't want to listen to what you have to say, but carry on asking questions they want to know about and then leave you standing about.

(Supplementary; age 20-25; male; 2 calls in last year)

The waiting. It's all waiting down there. You queue in one place then you have to go to another and queue again. You can spend all day there just being shuttled from one clerk to another ... The way you are treated ... They look down on you because you are asking for something. They don't try to be helpful. Some do. I've dealt with some very helpful ones, but mostly you feel you're just begging.

(Sickness; age 30-40; male; no calls in last year)

The girls are very helpful. If you have any problems they deal with it straightaway or put you in touch with someone else who can do so. But I don't think it is fair that we should have to travel all that way. It is 17p each way and we don't get it refunded.

(Sickness and industrial injury; age 50-60; male; 2 calls in last year)

You did have a little personal attention, but in the main office there's no privacy ... Everyone knows what you want or are after. They can hear all you say. Whatever your claim is, you're all in the same place.

(Sickness and disablement; age 60-65; male; no calls in last year)

The interviewers were helpful. They are understanding. I expected some form of condemnation, but didn't get it, for not having paid my National Insurance. They didn't pry in a nasty sort of way. I didn't have to prove my income. They took my word for it. They took everything at face value. They trusted me to tell the truth.

(Supplementary; age 20-25; male; 5 calls in last year)

Chart 2.1 Calling at the office

Favourable comments	Relative frequency	Relative frequency	Unfavourable comments
Staff approach The staff are helpful, courteous, sympathetic, put people at their ease.	*****	**	Staff approach The staff are rude, impolite, tactless, discourteous.
The staff are willing to listen to customers; to sit and talk to people; to give personal attention.	**	**	The staff are not willing to listen to customers; not prepared to take an interest in people.
		■	The staff are too young and inexperienced; too old and set in their views.
Information and knowledge The staff explain things customers do not understand; customers know what is going on.	***	■	Information and knowledge The staff do not explain things clearly; people do not know what is happening.
The staff tell customers what they are entitled to.	**	**	The staff do not tell customers what they are entitled to.
Achievement/Efficiency The staff are able to sort out people's problems; understand what is required; do everything that is necessary; deal with customers efficiently and quickly.	***	**	Achievement/Efficiency The staff do not sort out people's problems; do not understand what is needed; customers are not given enough help; the service is inefficient and slow.
Office procedure Customers do not need to wait or queue; people can be in and out very quickly.	**	*****	Office procedure There is always a queue; customers have to wait for a long time before they are seen.
		■	The queuing and waiting system is disorganised; people do not know whose turn it is next; other people jump the queue.
The appointments system is efficient	**	***	The appointments system is inefficient
Customers know what to do when they first go into the office; people know which section to go to; the signs are clearly marked.	■	**	Customers do not know what to do when they first go into the office; people do not know where to wait or who they should speak to.
Claimants are allowed to see the manager or supervisor, if necessary.	■	■	Claimants are not allowed to see the supervisor or manager.
There are lots of staff at the counter; there is enough staff for everyone to be given some attention.	■	■	There is not enough staff to deal with the claimants; the staff do not have enough time for each person.
		■	Customers are asked for information which is already known; the questions asked are too personal or irrelevant to the claim.
		**	There is not enough privacy at the reception desk or at the counter.

Chart 2.1 Calling at the office (continued)

Favourable comments	Relative frequency	Relative frequency	Unfavourable comments
Physical aspects of calling		■	Physical aspects of calling It is difficult to call at the office because of old age or physical incapacity.
It is convenient to call at the office; the office is well situated.	■	■■	It is inconvenient to call at the office because of a long or difficult journey.
		■■	It is expensive to call at the office.
The building is modern; the office is warm, dry, comfortable; it is helpful to have a lift.	■■	■	The lift is often out of order.
Atmosphere/other callers		■■■	Atmosphere/other callers The atmosphere/other people/staff/questions/procedure make people feel that they are begging or asking for charity; customers feel humiliated and degraded.
		■■■	It is unpleasant being associated with the sort of people who call at the office; the other customers cause embarrassment.
		■	It is depressing to see so many people in need; to watch other people being turned away.
General comments			General comments
Alright/quite helpful/nothing wrong with calling at the office (no details given).	■		
Nothing disliked about calling.	■■■■■	■■■■■	Nothing liked about calling.
Too little experience to say.	■■■	■■■	Too little experience to say.
Base: all who have called at the office			

Appointments

An appointments system had been operating at this particular office for only a short time. Hence, only customers who had called recently, mainly supplementary allowance claimants, had had any experience of the procedure. Nevertheless, we asked everyone who had called at the office what they thought of the kind of system that operated there. There was widespread agreement that the appointment procedure was, or would be, an improvement over the other system and this applied irrespective of whether or not the informant had had an appointment. The advantages most frequently mentioned were:

- an appointments system saves queuing and waiting (mentioned by over half the informants);
- it is useful for customers to know how long they will be at the office (mentioned almost entirely by those who had not had an appointment);
- claimants have more time with the staff and have a better chance to explain their case; staff are able to attend to people on an individual basis;
- it is helpful to have a definite arrangement to see someone and know that a visit to the office will not be wasted;
- staff are prepared for the visit and can have all the necessary documents to hand.

A few customers said they like the appointment system because it made people feel important and that some notice was being taken of them; that the office was less crowded with people waiting; and that it stopped people jumping the queue in the waiting room.

Some people who favoured appointments felt that the system would only be an improvement if the staff and the public kept to the times that were given. They felt there would be little point going to the office on time if they knew they would still have to sit and wait.

Those who had had an appointment tended to be slightly more critical of the system than those who had not, even though most still felt it was a good idea. Those who did criticise the system said:

- they disliked the inconvenience and cost of having to call back on another day;
- that there were no emergency facilities and it was difficult to see someone straight away;
- that they still had to wait even though they had an appointment for a given time;
- and, in a few cases, that they had seen people without appointments being attended to before those who had one.

A small number of people felt that if an appointment system was operated a certain amount of flexibility should be allowed. For example, they felt that if a person had a very routine query they should be dealt with on the spot and that if there were gaps in the appointment timetable, people should be seen as they arrived.



Interviews in cubicles and private rooms

Just under half of the informants had had an interview in a cubicle, 40 people had been in a private room and 26 in both. When asked what they thought about these interviews most people talked about the physical surroundings in which they were carried out, a smaller proportion about the interviewing staff and only a few about the content of the interview.

A high proportion of those who talked about the physical structure of the cubicles or private rooms commented on the extent to which they were confidential and allowed private conversation. Of those who had been in private rooms only one person complained about the lack of privacy. However, for cubicles, the claimants were almost equally divided between those who felt they were sufficiently soundproof to allow the degree of privacy they wanted, and those who felt they could be improved. Among the customers who were not satisfied with the confidentiality of the cubicles, some were concerned that they could be overheard but others, particularly the non-pensioners, were disturbed by overhearing what other people were saying in adjacent cubicles.

Other features of the cubicles were mentioned much less frequently than the soundproofing. Nevertheless, there were some unfavourable comments about the chairs being screwed to the floor, the glass partitions which came between the interviewer and the claimant, the lack of space, and the general atmosphere they created. Some answers illustrating these points are shown below.

The physical surroundings are not very conducive to putting your case. The chairs are bolted to the floor and there's a large piece of glass between you and you have to lean forward all the time to talk to them and make yourself heard.

There is a shelf which one instinctively tries to lean on and you can't quite reach it so it is making you feel very alienated from the person you're trying to talk to over the counter.

They could make them better. I didn't like the glass between you and the interviewer. I am tall and have to bend down.

Those who talked about the interviewing staff were, on the whole, generally pleased with their pleasant and helpful approach and their willingness to listen to what the claimant had to say. There was very little unfavourable comment about the way staff conducted the interviews. The very few who commented on the content of the interview were either pleased because it had been straightforward and uncomplicated, or critical because of the type of information required. This latter group did not like having to give such detailed personal information or having to repeat the same information that they had given on previous occasions.

2.2 Calling at the 'caller' office

The 'caller' office was in a small village on the outskirts of the town in which the local office was situated. It had two members of staff who dealt with enquiries about any social security matters, often by referring the customer to the local office. A tenth of all the customers had called at this office and most of these were receiving contributory benefits.

The people who had been to the caller office were generally very pleased with the helpful and friendly manner of the staff. They often said that the staff were very good at explaining things to them, and that they would phone up the local office to find out about their cases. Some

people mentioned that they preferred having a smaller, local office which was able to give a more personal service than could be achieved in a larger district office.

2.3 Being visited at home

Before looking at how the customers felt about being visited at home, it is useful to know which groups of claimants had been visited and how frequently visits had been made (Table 2.3). Not surprisingly the supplementary benefit claimants, particularly the pensioners, were more likely than any of the contributory benefit samples to have been visited at home. Around a half of the supplementary pensioners had been visited at least once in the year prior to the survey and over four fifths had received a visit at some time in the past. On the contributory side the widows, sickness and industrial injury claimants were the most likely to have been visited. Less than half of all the visits had been made in the previous year and a few people had last been visited at least 3 years before the survey.

Table 2.3 Details of home visits by sample group

Being visited at home	Sample group			
	Supplementary allowance	Supplementary pension	Sickness benefit	Retirement pension
	%	%	%	%
Length of time since last visit				
Never been visited	32	16	52	68
Less than a year	33	41	24	-
1 up to 2 years	12	16	6	2
2 up to 5 years	20	20	14	25
5 years or more	2	8	4	5
Number of visits in last year				
No visits in last year	66	57	76	100
Visited once	21	31	22	-
Visited twice or more	12	12	2	-
Base:	80	51	46	40

Feelings about home visits

We asked all the customers whether there was anything they would like or dislike about being visited at home and in almost all the groups, the reactions were fairly mixed. As might be expected, home visits tended to be most popular with the pensioners and particularly with those receiving supplementary pension. On the whole, customers who had never been visited were slightly more critical of the idea of being visited than those who had actually received one. This was partly because a high proportion of the customers who had been visited had been impressed by the visiting officer's manner and the advice they were given. Chart 2.2 shows the reasons people gave for liking or disliking home visits with their relative frequencies.

Chart 2.2 Being visited at home

Favourable comments	Relative frequency	Relative frequency	Unfavourable comments
Being seen at home People are more relaxed and at ease in their own home and can explain themselves better.	****	■	Being seen at home It is disturbing to have strangers or officials in the home.
There is more privacy in the home than at the office.	****	■	Neighbours will know that people are receiving social security benefit.
Home visits are cheaper than calling at the office.	■		
It is convenient for people who cannot go to the office because of age or incapacity.	■		
Visits are more personal and less formal than writing or calling at the office.	■	■	The formal situation of the office is more appropriate for dealing with customers' claims.
Visits are helpful for people who are lonely or isolated.	■		
Visits are convenient for claimants who have children.	■		
Customers can have all their papers to hand.	■		
		■	People's houses may be untidy; customers may be ashamed of their homes.
Handling of the visit Visiting officers have a pleasant manner.	****	■	Handling of the visit The manner of visiting officers could be improved.
		■	Customers feel that they are being inspected, assessed or spied on.
Visiting staff can spend more time with customers and give people more personal attention.	■	■	Visiting staff ask too many questions and require too much information.
Customers receive more information and advice from visiting officers than from counter staff.	***		
Timing of the visit			Timing of the visit
		***	Customers are not given a date/time for the visit.
		■	The date or time given may not be convenient.
Customers know when the visiting staff will be coming.	■	■	The visiting officers do not come on the day or time arranged.
Visits save the customer's time.	■		
There is less effort involved in being visited than in calling at the office.	■		

Chart 2.2 Being visited at home (continued)

Favourable comments	Relative frequency	Relative frequency	Unfavourable comments
		■ ■	No point in being visited There would be no point in being visited (because the customer would not be eligible for any extra benefits).
		■ ■	Visits are superfluous or waste the staff's time (for example, because they already know the information they come for).

Base: all informants

2.4 Preferred way of contacting the office

In general the customers said they preferred to talk to the staff, either by calling at the office or having a visit, rather than by telephoning or writing. A larger proportion of the supplementary pensioners preferred being visited to calling at the office, whereas the other groups were fairly evenly divided between these two forms of contact. Although telephoning the office was favoured by relatively high proportions of the maternity benefit and sickness benefit claimants, it was not at all popular with the supplementary pensioners and hardly any of the customers preferred to deal with the office by writing. The reasons people gave for their preferred form of contact and the extent to which the different methods were used are described below.

Calling

Calling at the office was the most preferred method of contact for the majority of customers on supplementary allowance and was also fairly popular with the contributory benefit groups. The main advantage of calling at the office was that customers found it easier to explain things face to face. People on supplementary allowances also mentioned that their cases could be sorted out with less delay if they called, and also that it was convenient for them. The only frequent criticism of calling at the office was made by the supplementary allowance group who objected to the time they were kept waiting in the office (this and other views on calling are elaborated in greater detail in section 2.2).

Being visited at home

The supplementary pensioners, and the groups with an illness or injury, said they preferred being visited rather than telephoning or writing because they found it easier to talk to somebody in person. Other people in these groups said they had to be visited because they were unable to go out due to illness or injury. Almost all of the small group of housebound customers or customers with housebound spouses said they preferred or needed to have a home visit. The supplementary allowance group and also the sickness and industrial injury groups mentioned that they preferred being visited because it saved them money.

Telephoning

The customers generally disliked telephoning the office because they found it difficult to explain things over the telephone or they thought the staff could not, or would not, sort things out when they telephoned. About a half of the non-pensioners had telephoned the office but less than a tenth of either of the pensioner groups had done so and several of the supplementary pensioners said they strongly disliked or were physically incapable of using the telephone. Some of the supplementary allowance claimants objected to the cost of telephone calls. The few people who preferred to telephone the office usually said it was quicker or that it saved them a journey. Several supplementary allowance claimants said they liked to telephone to make appointments, which may explain why half of this group had made at least one telephone call to the office.

Writing

Approximately a quarter of the supplementary benefit claimants had written to the office but relatively few of any other group. Hardly anyone preferred to communicate with the office by writing a letter, the main objection being that people found it difficult to explain things in a letter. Several informants also said that writing was inefficient, or led to delays, often because they did not give all the required details in a letter.

2.5 Customers' suggestions for change at the office

We asked the customers whether there were any changes they would like to see made in the service at the local office. A number of specific suggestions were made and these, together with others mentioned during the course of the interview, are listed in chart 2.3. No attempt has been made to evaluate the suggestions and all that were given have been included regardless of their practicability.

Chart 2.3 Suggestions for calling at the office

Allocation of staff

More staff should be employed in local office, so that

- there is less delay in seeing to people when they call
- claims are dealt with more quickly and payment made on time/with less delay
- pressure on existing staff is alleviated.

The office should have more staff behind the counter at lunch time/in the rush hours.

Staff behind the counter/in reception should be more knowledgeable/experienced.

There should be one person to deal with urgent cases who don't have an appointment.

There should be a commissionaire/enquiry desk in the entrance hall to direct people to the right department.

There should be an identified person/special desk where information can be obtained about various benefits and entitlements.

Abusive men should be seen by male members of staff

- so that they can be given a good talking to
- because male claimants who want to complain find it difficult to be rude to women.

Customers should be seen by staff of similar ages (ie older to older, younger to younger).

Contact with staff

Claimants should have more personal/individual attention; more time with staff; less hurried interviews.

Staff should fully explain decisions relating to benefits and inform claimants of their rights.

Staff should spend more time with older people to explain everything more fully.

Staff should find out more about/be more interested in customers' personal circumstances.

Staff should refrain from asking questions until claimants have had a chance to explain their circumstances.

Customers should have continued contact with one member of staff and not see a different person every time.

Staff should not advise or assess anyone they know and should treat claimants as anonymously as possible.

Customers should be allowed to see the manager if desired.

Staff training and recruitment

The local office should train staff to be/only recruit staff who are

- interested in other people and want to help them
- sympathetic, polite, considerate, friendly, willing to talk to claimants as equals - as people claiming their rights not asking for charity.

Staff should undergo a course in psychology.

The office should recruit staff who are social workers.

The office should recruit staff (eg ex-criminals) who would know the kind of people who might abuse the system.

Fewer staff should be employed, but those that are should be better trained.

Collecting/recording information

The filing system should be improved/be more efficient so that information is easily available and claimants should not have to repeat information previously given.

Claimants should be able to fill in forms rather than answer detailed questions at an interview.

Collecting/recording information (cont)

Claimants should be presented with one form for all the information required to avoid duplication.

Appointments

The waiting period for appointment interviews should be reduced by

- having more staff working in the cubicles
- having staggered appointments rather than several at the same time
- having a separate room to move to if appointments overrun
- keeping to times given.

An appointment system should be set up for contributory claimants to avoid waiting and to give more privacy and more time with the staff.

The periods between appointments should be used to see people straight away.

Appointments should be given to different groups on different days (eg pensioners one day, students on another).

It should be possible for customers to go to appointment interviews without going through the waiting room (ie through a special door) to avoid people seeing them.

Queuing/waiting

There should be a more efficient method of dealing with people in the office so that waiting/queuing is reduced.

There should be a more organised method of queuing/waiting so that people know whose turn it is.

Customers should be given a number so they know when it is their turn.

People should be encouraged to call at a time when the office is not busy to alleviate bottlenecks.

There should be an alphabetical system of seeing people (ie certain surnames on certain days).

More work should be done by post to reduce the number of callers at the office.

Opening hours

The office should open until later in the evening so that working people are able to call there.

The office should be open earlier in the morning.

Customers who arrive just before closing time should not be turned away.

Visits

There should be more visits to people's homes.

Local office staff should visit special groups (eg old people) to see if they are in need and to explain what they are entitled to.

Pensioners should be visited because they are lonely.

It should be possible to arrange for social security staff to visit if the claimant is ill.

Customers should be visited at home when personal matters are to be discussed.

The same visiting officer should call when more than one visit is required.

Older visiting officers should visit older claimants.

Visiting officers should be given more training.

Claimants should be told when the visiting officer intends to call (eg morning or afternoon).

Claimants should have a choice about whether or not a visiting officer comes into their home.

Chart 2.3 Suggestions for calling at the office (continued)

Physical layout/surroundings/contents of local office

Retirement pensioners should be dealt with on the ground floor.

The enquiry counter should be as it is in a bank - with a glass between the clerk and the customer.

There should be more comfortable/softer seating in the waiting room.

More private rooms should be available for interviews.

Customers should have choice of private room or cubicle for their place of interview.

There should be cubicles in the contributory benefit sections.

Cubicles should be sound-proofed.

There should be a screen between the counter and seats in the waiting room to allow more privacy.

There should be more privacy generally for claimants (no indication as to how).

Chairs should not be screwed to the floor.

Screwed-in chairs should be nearer to the counter.

There should be more space in the supplementary benefit section to avoid overcrowding.

The office should have a rest room.

The office should have a waiting room with a coffee machine in it for the use of the public.

There should be a lift attendant.

The lifts should be kept in good working order.

Signs in the office should be clearer.

Pull/Push signs on the doors should be the right way round.

Miscellaneous

Different kinds of benefits should be dealt with by separate departments.

Customers should be sent polite reminders rather than abrupt letters.

It should be easier to make a complaint - at present customers have to go through four departments.

Base: all informants

2.6 Customers' views on working in a social security office

In order to find out how customers view local offices and how they perceive the work that staff do, they were asked what they thought working in a social security office was like. Their answers were both interesting and varied, ranging from straight statements like 'it's busy' to quite colourful descriptions of the kind of situations staff might have to handle. Approximately three quarters of the informants commented on the kind of qualities staff needed to cope with the job and on the kind of pressures and strains they had to work under. Of these, only 22 people were openly critical of the way staff actually carried out the job. Everyone else who mentioned this expressed some degree of sympathy or concern for the unpleasant or difficult situations that staff had to cope with during their working day and many of them said they would not like to do the job themselves.

Chart 2.4 shows the different ways in which customers described working in a social security office with the relative frequency with which each was mentioned. Below we have shown some complete answers to illustrate the form and content of the claimants' descriptions.

Tiresome. Dealing with people all day. You are bound to get impatient with people, I suppose, if they are hanging around all the time waiting to be seen.

(Sickness and maternity; age 19; female)

They have a jolly easy job. They come out here in their cars and they don't do anything for no one.

(Supplementary and retirement pension; age 76; female)

I wouldn't like to deal with people like me. If I came up to me demanding money, I just wouldn't like it. I think it would be utterly boring. No worse than any office, any office would be utterly boring - any work is utterly boring.

(Supplementary; age 23; male)

I don't envy them there; endless abuse from people not satisfied with what they receive. I remember one woman leaving kids there.

Endless arguments about amount of benefit or when it is received. They do tend to overlook sending out on the right day and people are naturally very angry about that. We have to have ours to pay the rent - one day late is too late. They must be under terrific pressure dealing with the thousands of cases. I wouldn't like the job. Some of them are sending out more than they get themselves - that must make them bitter. They sometimes act as though giving it out of their own pockets. It's their benevolence.

(Sickness and supplementary; age 44; male)

I don't know. Daresay they've got to put up with a lot. A lot of people think they should have everything they ask for. They can't give you everything only what they're allowed to. I want a new suit but they won't give me that - they're only allowed to give you so much.

(Supplementary and invalidity; age 61; male)

Never worked there. I imagine it's a quite nice job. All they need is courtesy and if they are scholars and able to do their job it's simple for them. They certainly get good money for what they do. Well I expect that they are well paid as government workers are.

(Supplementary and retirement pension; age 66; female)

I expect it's very busy and they have to deal with all sorts - people wanting money all the time. I don't really know what to say, I've never thought about it.

(Retirement pension; age 67; female)

Meet all types of characters. Listening to everybody's complaints, and troubles. They work hard - at it all day. I wouldn't like it. (Industrial injury benefit; age 59; male)

I think them poor buggers are worked up to their blinking necks. They have to put up with some people. Hair down to their waists, filthy and such language. (Disablement benefit; age 59; male)

I don't know that I'd care a lot about it. It's a job. I've never been used to clerical or indoor work and it'd be difficult with so many different types of people to tell who is the genuine and who the sponger. (Retirement pension; age 69; male)

Well I think they can be very busy nowadays. There are so many calls on it nowadays and you have to know so much. You know, when people come enquiring you have to know and put them at ease. I don't think all people who go there are easy to deal with. Some can be quite nasty. You'd have to be very patient I think. Perhaps if people don't understand at the time if there are delays in getting benefit they can get quite nasty. They have to be like shop girls - customers are always right. Say they're expecting benefit and it's not there, I've heard a man shout once. They were assured it would come, but they wanted it straight away. (Retirement pension; age 66; female)

Chart 2.4 Customers' views about working in a social security office

Relative frequency	
*****	The work is difficult, a strain because of dealing with people - who are demanding, awkward, difficult, complaining.
*****	- who shout and swear; who are cheeky, rude, abusive, violent.
■	- who are scruffy, untidy, undesirable, drunk, down and out.
***	- who have problems; staff have to listen to sad, hard luck stories all day; listen to people's moans and groans.
■	- who are inarticulate, ill at ease, who cannot explain their case.
■	- who are abusing the system; staff have to sort out genuine cases from others.
■	- who are refused benefit; who they cannot help.
*****	The work is - hard, busy.
■	- varied, interesting.
■	- boring, routine.
-	- complex.
■	- clean, book and pencil, clerical.
■	- like any other office work.
■	- easy, cushy, money for nothing.
■	- embarrassing, delving into people's private lives.
■	The job is - worthwhile because the staff are helping people; a vocation.
■	- thankless; the staff get no credit for hard work.
*****	The staff need to be, or are - understanding, patient, tactful, sympathetic, able to communicate.
■	- efficient, able to get things done quickly.
■	- knowledgeable, well informed.
■	- intelligent.
■	Because of the job, the staff are - bound by rules and regulations, have no flexibility to deal with individual cases.
■	- working a disorganised, inefficient system.
■	- working an organised, efficient system.
■	- likely to become hard and insensitive.
■	The working conditions are - good, because of the hours, pay, holidays, sick leave, etc.
■	- not good, because the pay is low; the staff give more money to the public than they get themselves.
■	- indoors, in closed environment, not out in the open air.
Base: all informants	

3 Attitudes towards claiming social security benefits

We saw in the previous chapter that the customers had very mixed feelings about their dealings with the local office, with the supplementary allowance claimants being, on the whole, the most critical group. The comments about the less tangible aspects, such as the staff attitude and the general atmosphere, suggested that claiming social security benefits was a sensitive issue for some of the people concerned. In this chapter, we have looked at how the customers felt about receiving social security benefits, how they felt about any unsuccessful claims they had made and their reasons for not claiming other benefits and payments to which they thought they might be entitled.

3.1 Feelings about receiving benefits

All but 13 of the sample had received some kind of social security benefit or payment in the year prior to the survey and the majority had received more than one. Most of the informants had had experience of claiming contributory benefits and approximately half had received supplementary benefit (including 29 who were sampled as contributory claimants). Although it is possible that people did not always remember to tell us about any special payments they had received, it would appear that relatively few of the supplementary benefit claimants had received exceptional needs payments (ENPs)¹ during the previous year. For example, less than one third of the supplementary pensioners, all of whom were long term cases on running order books, had received ENPs during that period.

We asked all the informants who had received benefits in the year prior to the survey how they felt about being in receipt of social security benefits. It was evident from the answers that the majority of customers, but particularly certain groups, did not like being dependent on benefits as a source of income. Only a quarter expressed any kind of positive reaction, mainly one of gratitude and appreciation that they were able to claim and receive money when they needed it. The rest, who had a more negative attitude, divided into three main groups: there were those who said they felt justified in claiming because they were entitled to money through having paid their insurance stamps; a second group who were resigned or indifferent to it because, owing to their circumstances, they had no option about receiving money from the social security system; and a third group who expressed some dislike of receiving benefits despite the fact that many of them felt entitled to it or appreciated that they could claim. Approximately 1 in 4 of the claimants interviewed fell into this latter group and most frequently gave as the reasons for their antipathy that they would prefer to work and be independent or that they felt as if they were asking for some kind of charity when they claimed. Others, less frequently, said they disliked, or were ashamed of, other people knowing they were receiving social security benefits; that they felt insecure and degraded asking for money; that they disliked all the information they had to give in order to obtain the money; or that they felt guilty about receiving benefits from the state.

¹See notes below table 3.1

The group of claimants who reacted most adversely towards receiving benefits were those on supplementary allowance, of whom more than a third mentioned things which they disliked. In contrast, very few of the contributory pensioners expressed any negative feelings about receiving benefits. Up to a quarter of the supplementary pensioners and contributory non-pensioners said that there were things they disliked about receiving benefits, many of them being disablement benefit and widows benefit claimants.

There are of course several possible explanations for supplementary allowance claimants and contributory pensioners having such very different views about receiving social security benefits. One of the most obvious is the reason for the claim which for those receiving supplementary benefit, would often be some kind of unfavourable personal circumstances whereas, for contributory pensioners, it would be reaching retirement age. Another factor is probably the kind of procedures associated with means tested benefits, particularly the need to give detailed personal information, which could cause supplementary claimants to feel they were treated less favourably than the contributory groups. Certainly, as was noted earlier, they tended to be more critical about their contacts with the office.

We have shown below a selection of answers from various groups of claimants to illustrate the different feelings people had about receiving benefits.

I'm very grateful. Don't know where I'd be otherwise. I'd never be able to manage without the extra. Just very grateful. I've been a widow all these years and I've had to have social security benefits. I'm dependent on it and that's that. I don't think about it. So many other people are, too.

(Retirement and supplementary; aged between 70 and 80; female)

My attitude? I see it as a right, not a charity. It's not much to live on - but there is nothing else.

(Supplementary; aged between 25 and 30; male)

I have paid for it and that's the only reason I go, because I'm entitled to it. They reckon that if you've been working - you have paid for it. The only thing is, I don't like asking for anything - that's the only thing - everyone is quite kind to you. Not anything from anyone - not even my daughter. It's against the grain to ask for anything but I must be thankful for them I suppose.

(Supplementary and retirement; aged between 70 and 80; female).

I need it, no quibbling there and feelings don't come into it. My wife and kids come first before any of my feelings.

(Sickness, industrial injury and supplementary; aged less than 20; male)

If I have to go there I feel downgraded and you see all sorts. I know they are there for the same purpose - but I don't like it.

(Supplementary; aged between 50 and 60; male)

As I say I've only put in a claim once which I didn't want to do, possibly I've lost out by not doing it when I should have. Because I would rather work and earn my money rather than sit at home and think they were giving me money - I know I'm paid from stamps, you can look at it from all angles, this is what you pay money for.

(Sickness; aged between 40 and 50; female)

I can't do anything else about it really. Only thing I can do is claim from them as I can't claim from father. If I could go out to work I'd rather - not very nice for people to know you're on social security because you've got a child.

(Supplementary; aged between 20 and 25; female)

Don't like it at all, that's definite because it takes that little bit of pride from you to do it. Well as I tell you I'm sensitive about it, that's how I feel, I can't explain. If I had my health I'd prefer to go to work. You'd have your independence then wouldn't you?

(Retirement and supplementary; aged between 60 and 65; female)

I feel if I have paid into a scheme I am entitled to claim for it. I sometimes feel guilty claiming it when I could afford to do without it and there are a lot of people who can't. In the end I felt that if I didn't claim mine no one who needed it would receive more so I felt I might as well claim it.

(Maternity; aged between 20 and 25; female)

I never have liked it, if I had a choice and I had my health and strength I'd rather go and work for my living. I just don't like being in debt to them, I'm one of those if I could I'd like to be independent from everybody, but I mean you have to have it, I depend on it.

(Supplementary; aged between 50 and 60; female)

3.2 Benefits claimed but not awarded

During the year prior to the survey, nearly a quarter of the customers had claimed some benefit, pension or payment and been told they were not entitled to it. A higher proportion of supplementary allowance claimants than of any other group had been refused payment and, proportionately, had twice as many claims disallowed as supplementary pensioners (see Table 3.1). Many of the supplementary allowance claimants had tried to get ENPs, often for clothing or fuel bills. Among the contributory samples, sickness benefit claimants had made most claims where payment was not awarded.

When informants were asked how they felt about being refused a payment, two thirds, (mainly non-pensioners) were disappointed or angry while the rest appeared to accept or be indifferent to the decision. The reason most frequently given for resenting the decision, particularly where ENPs had been refused, was that the people concerned had been in a very difficult financial situation and had suffered to varying degrees through not receiving the money they asked for. Others were resentful because they knew of other people who had claimed and been awarded the same benefit or because they were convinced that they should be entitled to it and the system treated them unfairly. In a few cases, the claimants were unhappy not because they had been refused payment, but because they had not been given a full explanation as to why they were not entitled or because they had had to wait such a long time for a decision.

Table 3.1 Benefits claimed and not awarded by sample group

Benefits claimed and not awarded	Sample group			
	Supplementary allowance	Supplementary pension	Sickness benefit	Retirement pension
	%	%	%	%
Supplementary benefit	13	4	2	10
Exceptional needs payments (ENPs) ¹	16	6	13	5
Exceptional circumstances additions (ECAs) ¹	-	4	-	-
Milk/butter tokens ²	-	-	2	-
NHS charges ³	5	-	9	-
Sickness benefit	4	-	2	3
Maternity benefit	1	-	-	-
Disablement benefit	-	-	-	-
Industrial injury benefit	3	-	-	-
Other benefits (eg attendance allowances, FIS, earnings related supp, christmas bonus, ground rent)	3	4	4	3
Total benefits mentioned*	44	18	33	20
Informants who had not made any unawarded claims	64	82	74	80
Base	80	51	46	40

* A few informants mentioned more than one benefit they had claimed and not been awarded.

¹ Exceptional needs payments (ENPs) and exceptional circumstances additions (ECAs) are discretionary payments which, under certain conditions, may be made to supplementary benefit claimants. ENPs are usually made in the form of a lump sum payment for such items as clothing, bedding, furniture etc. ECAs are regular additions to weekly benefits for people who have special expenses, for example, those who require a special diet, additional heating or help with laundry bills.

² Tokens for free milk and butter are available to supplementary benefit claimants and certain special groups such as expectant mothers with 3 or more children, children in large families, handicapped children etc.

³ Exemption from, or reduced, NHS charges can be claimed by supplementary benefit claimants and certain special groups, such as expectant mothers, people aged 65 and over, children under 16 and people suffering from specified medical conditions.

The answers below illustrate the feelings of those who in some way resented the decision not to award payment. Later in the report (chapter 5) we look at people who were so dissatisfied with the decision that they appealed.

It has been hard for the last few months - having nothing and having the long wait before they told me I wasn't going to get anything. I felt a bit bitter I can tell you.
(Applied for industrial injury benefit; benefits received - none; aged 30-40)

Very upset. At the time I had no money to pay it. I had to take the whole week's money for the electric. Had to leave the rent and borrow for food. Then the woman in the rent office gave me a look because I was a week behind. What do they expect us to do?
(Applied for help with electricity bill; benefits received - sickness, supplementary and invalidity; aged 40-50)

Bit annoyed. My first week's wages went on paying for the glasses. I'd like to be independent and bring something home for my keep. (Applied for help with optician's bill; benefits received - sickness and supplementary; aged 20-25)

I was very disappointed because she's got to have good shoes and they cost about £6 and I just can't afford it out of FIS, especially with food costing so much and you can't cut down on that - you've got to eat and my two are such big eaters. (Applied for help with cost of special shoes for daughter; benefits received - supplementary; aged 30-40)

Annoyed because they didn't explain why I wasn't entitled to it. Before they used to send you a form to fill in to see if you're entitled but they don't do that now. (Applied for earnings related supplement; benefits received - supplementary and industrial injury; aged 20-25)

I was hurt because it is not only my sister but other people who get it but they can afford to go to bingo. I never go out at all. I don't even go to town. I was really hurt about it. (Applied for help with cost of son's shoes; benefit received - supplementary and invalidity; aged 50-60)

3.3 Entitlement to benefits not being received

All the informants were asked whether, at present, they thought there were any benefits, pensions or other payments to which they might be entitled but which they were not receiving. Around one seventh of the customers, almost entirely retirement pensioners, sickness and supplementary benefits claimants, said they thought they might be eligible for other benefits. Of these, 13 people thought they might be entitled to supplementary benefit, one of whom was receiving it at the time but wanted an increased allowance for rent; 11 people said they might be entitled to ENPs, mainly for clothing and gas/electricity bills; 4 mentioned exceptional circumstances additions (ECAs) for fuel, diets or laundry; and 2 people thought they might be eligible for both ENPs and ECAs. Of the 17 people who mentioned these discretionary payments, 12 had not received any in the previous year. The main reasons people gave for not applying for these benefits were:

- they were uncertain about their eligibility for the benefit (mentioned mainly by people who felt they might be entitled to supplementary benefit);
- previous claims for the benefit or for other payments and allowances had been refused (mentioned mainly in relation to claims for ENPs and ECAs);
- they would need to give too many details about their personal circumstances to support the claim.

It was apparent from the explanations that people gave for not applying for these benefits that many were very unsure about the criteria for receiving the benefit concerned. This gives added support to the view that, as the social security system grows in complexity, it becomes increasingly difficult for potential claimants to know their entitlement. In the case of discretionary payments, where the criteria are not precisely defined, it was clear that some customers were reluctant to go through all the procedures necessary when there was a possibility that the claim might be refused.

4 Publicity, knowledge and information

For some time now there has been concern about the take up of certain benefits and it is estimated that there could be a fairly substantial number in the population who are not claiming the benefits to which they are entitled. While it may be that some people will not wish to make a claim, others will almost certainly not be aware of their entitlement. Although this is likely to be a greater problem for people who are outside the social security system, the survey provided an opportunity to ask current claimants for their views on the kind of publicity and information which is available and about the sources where they had first heard of their benefits.

4.1 The adequacy of the information and publicity available

The majority of the people interviewed felt that the public were not sufficiently aware of the benefits that were available and that some efforts should be made to improve this. This view was expressed particularly by younger claimants although rather less frequently by pensioners. A few people thought that only certain groups, such as pensioners, should be made more aware of the benefits available, but that it was not necessary for others. Those who felt that there was already sufficient awareness most often said that information was available if people wanted it and there was no need for any further publicity.

Around one third of the customers said that they personally would like more information about some aspect of social security benefits. In most cases, the kind of information people wanted reflected a general confusion and lack of knowledge about the benefits available. For example, around a third of the people who would have liked more information, wanted to know which benefits people in their circumstances might be able to claim, rather than information on a particular benefit. The supplementary benefit claimants tended to be a little more specific, often feeling the need for more information about discretionary payments. Some answers illustrating the sort of information claimants required are given below, many of them also showing the customers' confusion about the kinds of benefits available.

All I know is that I'm entitled to claim for my wife and 2 boys... I'd like to know what I'm entitled to - eg clothing for my children for school, and for my wife. Can I claim anything for gas, coal, lighting? If you're off work for a few years, things don't last for ever - towels, blankets, etc. I don't know if I'm entitled to them. I don't understand about Social Security.

(Supplementary and ENP clothing grant; aged 30-40; male)

As I say, I'd like a completely comprehensive list of benefits that can be claimed, and conditions in which they could not be claimed. It would save time - people would know whether they can get it or not.

(Supplementary; aged 20-25; male)

About my disablement pension - they are cutting it from £10 to £5 in October; I'd like to know more about that and why they are cutting it down.

(Retirement and disablement; aged 65-70; male)

*I'd like to know what you can claim when you're on Social Security - they never send out a form saying what you're entitled to.
(Sickness and supplementary; aged 40-50; male)*

*Sickness benefit - how many stamps do you have to have before you can claim it?
(Maternity; aged 20-25; female)*

*Disablement or disfigurement benefit or something... I would have thought, seeing as a head injury was involved, they would have automatically sent out the form.
(Sickness and previously industrial injury; aged 30-40; male)*

*I am claiming my groceries and rent and I'm not really aware that I can continue. I am under the impression that I could be told, "you are not getting any more next week" and it is very disturbing emotionally. If it could not be stopped it would be better for me to know rather than be kept in the dark, from week to week, having uncertainty.
(Sickness and supplementary; aged 25-30; male)*

*(Daughter being interviewed about her mother)
I'd like to know what she's getting. What the money is for... Someone asked was she getting an extra allowance for diet and I didn't know, so I'd like to know what her allowance covers.
(Retirement and supplementary; aged 70-80; female)*

Only half of the customers mentioned seeing any publicity about benefits other than in DHSS pamphlets. Although more publicity had been noticed about family income supplement (FIS) than any other benefit, even this had been seen by only a tenth of the customers. It is of interest that publicity on FIS should be mentioned most frequently since we did not include a special sample of FIS claimants, although without doubt some of the sample would have been eligible for it¹. Apart from the maternity benefit claimants, very few members of any benefit group had seen publicity about the benefit they themselves were receiving and information about industrial injury, disablement benefit and widows benefit appeared to have been particularly lacking.

Overall, about a half of the customers had seen one or more leaflets about social security benefits. However noticeably fewer of the pensioners, particularly those on supplementary benefit, had done so. In most cases, the leaflets had been obtained from the local office or a post office, the others being obtained from a variety of places such as doctors' surgeries and health clinics. Although fewer of the pensioners had seen a leaflet, similar information is given in the coloured pages in pension books. Approximately a third of the pensioners had read these notes although many were a little vague about their content.

The other main sources of publicity were newspapers, television and notices in post offices. In the case of newspapers and television, it is not certain whether the customers had seen DHSS advertisements or whether they were referring to features or articles. Publicity in post offices seemed to cover most of the main benefits with the exception of retirement pensions while local authority benefits (rent and rate rebates and social services benefits) were more likely to have been seen in the newspapers. Several of the maternity benefit claimants had seen publicity about their benefit in doctors' surgeries but, with this exception, very little publicity had been seen in other official places.

¹At the time of the interviews some of the customers were at work and not receiving any benefits.

On the whole, people were either positive or indifferent about the publicity they had seen, with information presented on the television being the most favourably received. The small number of people who made critical comments most frequently said that the publicity was not clear or that it did not give enough information.

4.2 Sources of information and advice about benefits

In order to find out how information about benefits reaches people in practice, informants receiving certain types of benefits (supplementary, maternity, industrial injury) and those who had claimed or knew of ENPs and ECAs were asked how they had first heard about them. The various sources mentioned are shown in Table 4.1. From this it can be seen that the majority of supplementary allowance claimants had first heard of their benefit from the social security office or employment office. However, it is noticeable that a fairly substantial proportion had heard about the benefit from friends or relatives, particularly where discretionary payments were concerned.

Table 4.1 Sources where benefits were first heard of by benefits received

Sources where the benefits were first heard of	Customers currently receiving				Customers who had claimed or knew of ENPs or ECAs
	Supplementary allowance	Supplementary pension	Maternity benefit	Industrial injury benefit	
The social security office specifically informed the customer	■	■■	-	■	■
The customer went to the social security office to enquire about their entitlement	■	■	-	-	■■
DHSS pamphlets	-	-	-	-	■■
Newspapers	-	-	-	-	■
Employment exchanges	■■■	-	-	-	-
Doctors' surgeries, health clinics, or hospitals	■	-	■	■	-
Other public officials*	■	-	-	■	-
Friends, relatives or acquaintances	■■	■	■	■	■■■■■ †

* The other officials included a probation officer, firm's personnel officer, magistrate, optician, trades union, social worker, solicitor, youth employment officer.

† A few people had heard of ENPs from the claimants union.

Sources of advice

Over three quarters of the customers said they would go to the local office or the 'caller' office if they wanted advice about social security benefits. Most of the others preferred to go to citizens advice bureaux or post offices. Other sources of advice, which were mentioned by only a few people, were: employment exchanges, social services departments, trades unions, claimants union, doctors, councillors and friends or relatives.

A third of the customers had, at some time, asked for advice or information about benefits. So few people had been anywhere other than the local office that it is not possible to evaluate the advice received from other sources. Most of the customers and particularly the pensioners were satisfied with the advice they had been given by the local office. However, a few people complained that they had not understood what they were told or that they had been wrongly informed about their enquiry.

4.3 Customers' suggestions for improving the information available

All the customers who thought the public should be made more aware of the benefits available were asked to suggest ways in which this could be achieved. As chart 4.1 shows, the customers made a wide range of suggestions with television advertisements being overall the most popular method. In evaluating these suggestions it is useful to distinguish those which refer to the information available at the local office, or given by visiting staff, from the more general suggestions. As only half of the pensioners who wanted more information had called at the office or been visited in the year prior to the survey, improvements in the information from these sources would be of little value to a substantial number of this group. However, it would probably be helpful for the non-pensioners, the majority of whom had had one or both of these forms of contact with the office in the previous 6 months.

4.4 Forms

In view of the efforts made to simplify DHSS official documents, it was felt useful to ask the customers for their reactions to the various kinds of forms they had received.

Around three quarters of the customers said they had had to complete a form at some stage and numerous types were mentioned. Not surprisingly, many people were very vague about which form they had received and it was difficult to establish the particular one they were describing. However, for almost all the forms mentioned, there were people who had had to ask for some assistance with completing them. In some cases, help was given by the local office staff but more frequently by spouses, other relatives or friends.

Very few people (less than 1 in 10) were critical of the questions asked on these forms and no specific form came under constant attack. The main objections to the questions were that they were difficult to answer or ambiguously worded, that the information required had been given previously or that it was irrelevant. Also, a number of people objected to the personal nature of the information required, particularly in relation to cohabitation and financial circumstances.

Chart 4.1 Customers suggestions for improving the publicity about benefits

Suggestions	Relative frequency
General	
Television advertisements
Advertisements in newspapers/magazines
Posters in streets, railway stations, buses, bus shelters, shop windows
Publicity on the radio	...
More information at places of work	.
Put circulars through people's doors
Send out a van with a loudspeaker (as on polling day)	.
Produce a weekly paper (like a shopping guide)	.
Provide information for members of the public who are likely to be eligible for benefits	
Send letters to people who might be eligible
Visits to people's homes by social workers and health visitors	..
Visits to people's homes by DHSS officials
Give talks to special groups or at public meetings (eg women's institutes, pensioner clubs)
Neighbours should be encouraged to inform people	...
Extend the information available for DHSS customers	
Leaflets and posters in social security offices
Send leaflets/information with giro and order books
Make the pamphlets clearer	.
Give more information during interviews at the office	.
Extend the publicity available in public places	
Leaflets and posters in post offices
Leaflets and posters at libraries	.
Leaflets and posters in doctors' surgeries/health clinics	..
Leaflets and posters in hospitals	.
Leaflets and posters in employment exchanges	.
<i>Base: informants who felt that the public should be made more aware of the benefits available</i>	

5 Knowledge of assessment, appeals and payment

The previous chapter suggests that most claimants felt there was a need for more publicity about benefits in general and particularly for greater information about entitlement. This chapter is concerned specifically with the benefits the informants received in the year prior to the survey and whether they knew, or wanted to know, how they were assessed. Also examined is the extent to which claimants queried or appealed against the amount of benefit awarded and how this relates to the level of knowledge they have about benefits.

5.1 Knowledge of assessment of benefits received

In order to form a realistic picture of how much the customers knew about the assessment of their benefit, they were asked if they felt they understood this and, if so, to explain how they thought it was worked out. Approximately two thirds of the people interviewed said they did not feel they understood and those that did often had a very limited knowledge. Although the extent of knowledge did vary with the type of benefit received, it was estimated that not more than a third of any sample group had any idea of the principles involved in assessing their benefits and, in the case of the supplementary allowance sample, it was probably no more than 1 in 10 (see Table 5.1).

Not unexpectedly, these varying levels of knowledge among the customers were not easy to classify. For example, there were people who believed they understood the basis of their assessment but stated it incorrectly and others who were unsure about their knowledge but revealed a reasonably accurate impression in their replies. An attempt was made to categorise the explanations that were given according to whether or not the informant had a reasonably accurate idea of one or more of the basic principles involved in determining the amount of benefit received. Below are some answers which illustrate the different levels of understanding.

Some idea of the basic principles:

They take into account that you're a family - wife, husband, children - and the rent. They don't take any account of the gas or electricity, or the coal.

(Supplementary allowance)

Just how many are in a family - the number of children, and I believe if your wife is working they cut it down.

(Supplementary allowance)

You're allowed so much under the system - they calculate on a certain amount that's due over your normal pension and the Government scheme - they work it out between them.

(Supplementary and retirement pension)

I'm worked on a disablement percentage and there is a standard amount for each percentage - different amounts for war disablement, industrial disablement.

(Disablement benefit)

On the basis of your rent and overhead charges, such as electricity,
and they work it out to a fraction.
(Invalidity and supplementary benefit)

Little or no idea of the basic principles or principles incorrectly
stated

Well they tell you you're allowed so much for yourself and the
wife and the children and that.
(Sickness and supplementary benefit)

From the day you sign on. I know they don't count Saturday and
Sunday. It's 5 days. I forget.
(Sickness and supplementary allowance)

Through the national insurance stamps, wasn't it?
(Supplementary allowance)

Table 5.1 Understanding of how benefit is assessed by sample group

Understanding of how benefit is assessed	Sample group			
	Supplementary allowance	Supplementary pension	Sickness benefit	Retirement pension
	%	%	%	%
Claimant does not feel he understands how benefit is assessed	71	65	67	65
Claimant cannot remember/does not know, but understood at the time the claim was made	3	8	11	-
Claimant explained how benefit was assessed ...				
- principles incorrectly stated/ little or no idea of principles	15	-	4	14
- standard set rate (no further information)	-	-	4	3
- more detailed explanation indicating some idea of basic principles	11	22	11	19
Not known if claimant understands	-	6	2	-
Base: informants who had received benefits in the previous year	79	51	45	37

Although sex, social class and level of education appeared to be
unrelated to whether people knew how their benefits had been assessed,
the youngest claimants, that is those under 25, were more likely than
other groups to say that they did not feel they understood.

The majority of those who felt they had some idea of how their benefit
was assessed said they had found out through official sources, either
from local office staff (around one quarter), forms, leaflets, letters,
or other documents. A few said they knew from newspapers or television

while a very small number had been told by employers, union officials, friends or relatives. In a fifth of cases, the claimants said they had not been informed by anyone but just knew or worked it out for themselves.

Those people who said they did not feel they understood how their benefit was assessed were asked if they had ever been given an explanation but the majority (9 out of 10) said they had not. The rest had had an explanation from the local office, in most cases verbal rather than written.

Given the relatively complex system of assessment it is not difficult to understand why, in each benefit group, there are variations in the extent to which people feel they understand how their benefit is worked out. However, it is less apparent why there should be some people who have been given personal explanations about their assessment, almost entirely from official sources, while others receiving the same benefit have not. It is possible that some people had been given an explanation but did not remember it or, as is more likely, that explanations are often only given when they are requested. Nevertheless, there seems to be a substantial number of people, in each benefit group, who do not feel they understand how their benefit is worked out and cannot remember being given any explanation by local office staff.

The claimants were asked whether or not they wanted to know how their benefits were assessed. Just under half said they would like an explanation of some kind, although views were mixed as to whether it should be written or verbal, with a slight overall preference for the former. In general, interest in having an explanation was higher among the younger age groups with least demand of all from pensioners. Among people under pension age, 2 out of 3 supplementary allowance claimants said they would like their benefit explained, compared with less than half of the contributory claimants. Generally speaking it was the groups who most frequently said they did not understand how their benefit was assessed who showed most demand for an explanation.

5.2 Queries of the amount of benefit paid

From the previous section it might be expected that the majority of people would not feel they had enough knowledge or information ever to query the amount of benefit they received. Indeed, about 1 in 10 people commented to this effect saying they just accepted whatever they were sent. However, identifying the claimants who had queried their payment, it would appear that it was the group who least understood their assessment who were most likely to have queried the amount paid. Around two fifths of supplementary allowance claimants had questioned the amount of money they had received, in contrast to a quarter or less of the pensioners and contributory claimants (see Table 5.2).

These claimants were asked about the outcome of their query and approximately a third said they had had the amount rectified. Included in this group were two people who had been overpaid and who said that they had been warmly thanked for returning the money. Another group said they had been given an explanation as to why the amount paid was correct and appeared from their answers to be satisfied with this. The remaining third, however, were less happy, either because they were dissatisfied with the explanation or decision that had been given, or because they could not understand why they were not entitled to more. In a few cases the main reason for their dissatisfaction was that they had not been allowed to see the manager or supervisor about their query. Most of the supplementary allowance claimants who did not have their benefit raised fell into this dissatisfied group (see Table 5.2).

Those who had never queried the amount of money they had received were asked what they would do if they felt they had been paid the wrong amount. The majority said they would go to the local office or in a few cases, to the 'caller' office. There were, however, a small number of people who would not go to the social security office but would, instead:

- write to the head social security person in Parliament (widows benefit),
- write to Newcastle (widows benefit),
- query the payment at the post office (supplementary pension),
- query the payment with the pay office at work (retirement pension),
- go to the claimants union (supplementary allowance),
- do nothing because they would not have a chance against the social security system (2 supplementary allowance claimants; 1 supplementary pensioner; 1 retirement pensioner).

Table 5.2 Whether queried amount of benefit and outcome of query, by sample group

Whether queried amount of benefit and outcome	Sample group			
	Supplementary allowance	Supplementary pension	Sickness benefit	Retirement pension
	%	%	%	%
Queried amount of benefit paid				
- wrong amount rectified	20	2	2	5
- and appeared satisfied with explanation/decision	5	6	13	-
- but appeared dissatisfied with explanation/decision	18	-	9	-
- not clear what happened	3	2	2	-
All who had queried the amount paid	42*	10	27	5
Never queried amount of benefit	57	82	71	95
Not known	1	8	2	-
Base: informants who had received benefits in the previous year	79	51	45	37

* Some people queried the amount of benefit on more than one occasion. Hence the percentages for each outcome exceed the total percentage who had queried their payment.

5.3 Appeals

Among the 348 people interviewed there were 15 claimants who, at some time, had appealed either against the amount of benefit awarded or against refusal to make a payment. The reasons for these appeals and their results are shown in Chart 5.1. Included in this analysis are appeals about unemployment benefit, since these were plainly seen by those involved as an integral part of the social security system. However, as they are not the direct responsibility of DHSS we have not reproduced comments about them in detail.

In the 12 cases where an appeal took place, 9 had attended themselves and in 4 cases (3 of which were successful) they had had their own representative with them. It was clear that at least 3 of these appeals took place several years ago (2 unemployment benefit, 1 industrial injury) although others were quite recent.

In the 4 cases where the appeal was successful, the people concerned were obviously very pleased with the outcome. They said they were not resentful that they had had to go through this procedure to obtain their money and in one case the informant said that he thought it was a good thing that such machinery existed.

Eight of the appeals were not successful and, as might be imagined, the claimants were not quite as happy as the previous group, either with the decision or with the appeals procedure. Only in 1 case did the person concerned think the decision was 'fair in a way' in that he had turned down a job that was offered. Another, who had been refused a week in hand payment, was not so much resentful of the decision as of the timing of the appeal which had taken place weeks after he had needed the money. He consequently felt that appeal tribunals should be set up more quickly.

In 1 case (refusal of ENP) the person concerned claimed that the representative of the social security office had been allowed to stay in the room after he himself had been sent away; this he saw as giving the local office an unfair opportunity of influencing the tribunal's decision. (This incident, as described, should not have been allowed to happen under DHSS procedures).

In 1 of the 3 cases where payment was made without an appeal taking place, a certain amount of bitterness was expressed by the claimant:

If they're going to be that anxious about not going through it's pretty obvious that they'd come out worse and give me more than they did. I think I understand that the thing they are trying to do is stop you getting your rights whatever the cost. It shows there is a lot more personal and emotional involvement in the Department in paying people than there should be. Chap gave a decision which he obviously felt was wrong because he felt that if it went through an appeal he'd come out the worse.

(Appealed against amount of supplementary benefit; aged 22; male)

Chart 5.1 Reasons for making an appeal and outcome

Reason for appeal	Outcome
Supplementary benefit	
- amount awarded	level raised without appeal taking place
- amount awarded	appeal successful
- ceased payment	temporarily awarded benefit and circumstances changed before appeal took place
Extra needs payments (ENP)	
- refusal of clothing grant (2 cases)	appeal unsuccessful in both cases
- refusal of bedding grant	decision reversed without appeal taking place
- refusal of week in hand payment	appeal unsuccessful
Industrial injury/disablement benefit	
- benefit not awarded	appeal unsuccessful
- amount awarded	appeal unsuccessful
NHS charges	
- refusal of free dental treatment	appeal unsuccessful
Unemployment benefit	
- non payment (4 cases)	2 successful; 2 unsuccessful
- back payment	appeal unsuccessful
<i>Base: people who appealed against the amount/refusal of benefit (15 cases)</i>	

It would seem from the previous evidence that a relatively high proportion of people who queried or appealed about the amount of benefit they were paid had their payments increased. Given the complexity of the assessment procedure and the number of claims that are dealt with each day, it is not surprising that some changes of this kind have to be made. Nevertheless, it is clear that claimants will query the amount of benefit paid, particularly when they have only a limited knowledge of how it is assessed and this is likely to increase the pressure on the local office staff. It would therefore appear that the provision of a full explanation of the assessment at an early stage of the claim would be beneficial both for the staff and for the claimants, many of whom expressed a wish to be better informed of their entitlement.

5.4 Method and frequency of payment

Method of payment

The people interviewed were fairly evenly divided between those who received payment by giro and those who received order books, although understandably this varied with the benefit being received. The majority of supplementary allowance, sickness and industrial injury claimants received payment by giro, the others being paid mainly by running order. There were also a few people (13 cases) receiving two types of benefit one of which was paid by giro and the other by running order.

In general, most people who used order books seemed to approve of them, for a number of reasons. Frequently mentioned was the convenience of being able to collect their money at the nearest post office with no delay in receiving it. Contributory claimants said they liked being able to cash the order whenever they wanted to, although this was not mentioned by supplementary claimants. Some people, particularly the elderly and the housebound, found it helpful that someone else could go to collect their money for them. Less frequently mentioned was the straightforward transaction at the post office; the safety of the order because it could not get lost like a giro; the security of receiving it weekly and feeling confident that the next payment was there; and the confidentiality of the method.

The few people who criticised order books disliked the inconvenience of going to the post office; the day of the week it was paid; the lack of privacy afforded in the post office which gave other people a chance to see how much was paid; and people knowing they were on supplementary benefit because it was marked on the order book.

The people paid by giro also appreciated the convenience of being able to go to the post office rather than the social security office and the ease of the transaction. Other advantages included that it was safer than receiving cash; that there was no stigma attached as with an order book; and the convenience of changing giros at any post office. However, giro payments received slightly more criticisms than order books. Although a few people said they liked giro payments because there was no delay in receiving the money, a similar proportion were critical because of delays either from the local office or the post office. This group would have preferred to be handed payment at the local office, since there had been times when some of them had been left without money because giros had not arrived. In about 10 cases the claimants said they would prefer cash over the counter.

The other main criticism of giros was the lack of security they afforded because other people could cash them if they were lost or stolen. A few people said they had had problems with crossed giros which they had been unable to cash at the post office and one or two others had been prevented from collecting their money because they did not have sufficient identification.

Frequency of payment

Apart from a few claimants who received payment fortnightly and a small number who had had lump sum payments (eg maternity grant, disablement benefit), all the other informants received their benefit weekly. We asked these customers how they would feel if they were paid monthly (see Table 5.3) and the response from the majority of supplementary claimants was that they would not like it at all. Contributory claimants, on the whole, were less opposed to the prospect of monthly payment, with a number saying it would not make any difference whether it was paid weekly or monthly. Even so, for all benefit groups, apart from maternity, there was a majority who were still very much in favour of weekly payment and only 5 of the people interviewed actually said they would prefer to be paid monthly.

Two reasons for preferring weekly payments occurred repeatedly. Firstly, many of the claimants said they were used to budgeting weekly, they were accustomed to weekly wages and to paying bills each week and would find it very difficult to adjust to monthly budgeting. Secondly, and mentioned frequently by supplementary claimants was that many felt sure

that they would not make the amount of money they received last a month. Because they had so little income, they often found they were completely without money by the end of a week. If payment was made monthly they were frightened that the period in which they had nothing to live on would be extended and might well be a week or more. Some people in this group pointed out that if they received a month's money all at once they would undoubtedly feel richer than they were and it would be very tempting to spend it all in the first week or two. In addition, a few people commented that, unless monthly payment was made in advance, they would have no money to live on while others were concerned about having so much cash in the house at the beginning of the month in case it was lost or stolen.

Many of those who said it would not make any difference if they were paid either monthly or weekly were people who felt capable of, or were used to, monthly budgeting or people who were not completely dependent on their benefit for their income. Some people said it might be useful to have money monthly for paying large bills and others felt it was just a question of adjusting to monthly rather than weekly expenditure. There were a few unemployed people who felt it would be very convenient to be paid monthly if this also meant they would only need to sign on at the employment exchange once a month instead of once a week.

Table 5.3 Attitude towards monthly payment by sample group

Attitude towards monthly payment	Sample group			
	Supplementary allowance	Supplementary pension	Sickness benefit	Retirement pension
	%	%	%	%
Would prefer monthly payment	3	-	2	-
Would not make any difference whether weekly or monthly/would not mind	11	12	24	38
Would not like monthly payment	82	80	69	62
Not known/no feelings expressed	4	8	4	-
Base: informants who had received benefits in the previous year	79	51	45	37

6 Views on the social security system

The main part of the interview with the customers was concerned with various aspects of the service from the local office and with procedures (such as methods of payment, completion of forms) which are closely associated with the service, although not directly under local office control. Throughout the interview, however, the customers commented freely on much wider aspects of social security policy, procedure and administration and at the end of the interview we specifically asked if there were any changes which they would like to see made to the system. The answers to this question and all the spontaneous comments made in the interview have been summarised in chart 6.1. Many of them are plainly based on the customers' direct experiences although a few suggest a lack of understanding of the system as it should be implemented.

Generally speaking, the system came in for far more frequent and wide ranging criticism than the local office service. Almost all of the issues mentioned concerned the person directly, although there were a few people who made general points about policies which applied to groups other than themselves. The comments varied greatly in their subject matter and complexity, with many of the more detailed points being made by people who had most experience of the scheme.

On the whole, supplementary benefit claimants were far more critical of the system than contributory benefit claimants and within the supplementary group, allowance claimants criticised more than pensioners. Nevertheless over half of the supplementary pensioners commented adversely on some aspect of the system. Among the contributory samples those receiving widows benefit and disablement benefit were, for various reasons, more dissatisfied than other contributory claimants.

By far the most frequently criticised aspect of the system was the level of social security benefits. Although there were some customers in each benefit group who felt they received an inadequate amount, such reactions came overwhelmingly from supplementary benefit claimants, with around two fifths commenting to this effect. Social security benefits have been increased several times since these interviews took place and there had also been a number of changes introduced (family allowance has been replaced by child benefit, graduated pension has been replaced, the christmas bonus extended, etc). However, although it is difficult to know whether present claimants would express similar views, the cost of living has risen steeply over the same period and it is unlikely that their reactions would be radically different from those of the informants.

The criteria by which benefits are awarded and assessed also came in for much adverse comment. Although the feeling that the system appears arbitrary and discriminatory may partly stem from claimants' basic lack of understanding about entitlement, it was nevertheless perceived in this way by many of the customers and particularly by those receiving supplementary benefit.

A fairly high proportion of the people interviewed mentioned conditions concerning the criteria for assessment which they felt were unfair restrictions on the income received from benefits. The most frequently cited are shown in chart 6.1. However, several people who commented

about this aspect of the system referred to rather more specific conditions, often relating to their own personal circumstances. For example, there were criticisms of the fact that supplementary benefit is reduced when people are cohabiting or members of their parents' household, or that income such as wife's earnings and war disability pensions are taken into account in the assessment of sickness benefit.

Comments about people abusing the social security and suggestions for more rigorous checks and controls tended to be made mainly by contributory benefit claimants, particularly those aged 30-60 years. In contrast, supplementary benefit claimants were more likely to feel that people should be better informed of their rights and more humanely treated as citizens claiming their entitlement.

Chart 6.1 Comments about the social security system

Relative frequency	Aspect
*****	Level of benefits Levels of social security benefits are inadequate; the rates should be raised.
****	Discretionary payments are inadequate; payments should be increased and should be more easily available.
■	Free/reduced NHS charges should be more widely available.
■	No real effect when contributory benefits are raised because supplementary benefit is reduced or income tax increased.
■	Sickness benefit should be more than unemployment benefit.
■	Sickness benefit should be paid from the first day of illness - not after the first three days.
****	Criteria for entitlement/assessment The system appears arbitrary and discriminatory; some people appear to get (more) benefit when others cannot.
■	People in real need do not get enough benefits from the social security system.
■	The system is unfair to people who are thrifty; penalises people who save money.
■	Retirement pensioners should be allowed to earn (more) without their pension being reduced.
■	It is a good thing that widows can earn money without having their benefit reduced.
***	Claimants feel unfairly penalised under specific circumstances where benefits are reduced or not awarded (comments in text).
■	Self-employed people are unfairly penalised; they pay higher contributions and have difficulties with claiming benefits.
■	The policy for awarding benefit to, and payment of contributions from, full time students should be clarified and improved.
*****	People claim and receive benefit when they are not in need or are work shy; DHSS should discourage this and tighten controls and restrictions on entitlement to benefit.
■	Groups who should not be entitled to benefits overload the system (eg students, coloured people).

Chart 6.1 Comments about the social security system (continued)

Relative frequency	Aspect
****	Attitude towards claiming benefit Claimants should be more fully informed of their rights.
■	Entitlement to benefits is too complex for people to understand.
■	Claiming social security benefits is a difficult, unpleasant and demoralising procedure; the system is designed to discourage people from claiming; it should be simply a question of claiming one's rights.
■	Customers are reluctant/ashamed/too proud to ask for (more) help from DHSS because of the stigma associated with social security benefits.
■	Administration of benefits DHSS officials are not allowed sufficient autonomy; cannot respond to people in real need; have to follow government legislation or rule book.
■	Payments are often delayed because of complicated procedures, excessive paperwork and lengthy checking processes.
■	There is too much paperwork, too many forms involved in making a claim.
■	Checking procedures are excessive; they cost money and only save a small amount.
■	It is a difficult/laborious/wasteful procedure claiming from more than one department (ie DHSS and Department of Employment).
■	Payment of contributions Graduated pension payments are a waste of money; there is little return on the amount paid; people need money before they are 60 years old.
■	National insurance stamps give little return on investment; it would be more beneficial to put money in a bank.
■	Benefits of the system The social security system is a good thing; helps people in need; helps the elderly; stops people starving etc.
■	The social security system has improved greatly over the years; policy and procedures are much better than in the 'old days'.

Base: all informants

Suggestions for changes to the social security system

General suggestions for changes to the system are shown in Chart 6.1 but there were also many specific suggestions which are detailed in Chart 6.2.

Chart 6.2 Suggestions for changes to the social security system

General comments	Levels of benefits/additional payments
	The level of social security benefits should be directly related to the cost of living index.
	Levels of benefits should be raised even if national insurance contributions have to be increased.
	Concessionary vouchers for items of food which increase in price should be available for people on social security benefits.
Supplementary benefit	All people receiving social security benefits should receive a Christmas bonus.
	Dental treatment should be free for everyone since people neglect their teeth because of NHS charges.
	Supplementary benefit allowance for the first child should be raised; people spend more on their first child than on subsequent children.
	Mothers of school children should have increased supplementary benefit during school holidays as it costs more to keep them then.
Discretionary payments	Supplementary benefit level should be approximately the same as the payment made to people in Government Training Centres.
	Discretionary payments of £100 for furniture should be available to new house owners.
	Discretionary payments for gardening should be available to people living on their own.
Retirement pensions	Retirement pensions should increase with the cost of living.
	Old people should be given increased pensions and should be treated as first class citizens.
Other benefits/ payments	Retirement pensioners should receive free milk tokens.
	TV licences should be cheaper for retirement pensioners.
	Sickness benefit recipients should have help with mortgages and hire purchase payments.
	People receiving widows benefit should receive a Christmas bonus.
	An allowance for travel fares should be given to the unemployed to help them look for work.
	Supplementary benefit recipients and their children should have free bus travel.
	There should be a refund on fares to the local office if people are asked or have to call there.
	Criteria for entitlement/assessment
General comments	The levels of benefits for people who claim infrequently should be increased.
	Employers should be forced to pay minimum wage levels so that the social security system does not have to subsidise low paid workers.
	Benefits should not be paid to people on low income as employers will not pay decent wages while the social security system continues to subsidise.
	Women should be able to claim in their own right - not assessed on their husband's income or contributions.
Supplementary benefit	The means test for supplementary benefit should be abolished and assessments made through levels of income tax.
	Entitlement to supplementary benefit should not depend on detailed information about personal circumstances but on need at the time of claiming.

Chart 6.2 Suggestions for changes to the social security system (continued)

	<p>Criteria for entitlement/assessment (cont)</p> <p>Visiting officers should be instructed not to be influenced by, or comment on, personal possessions of supplementary benefit claimants.</p> <p>There should be greater provision for distributing money to people who are urgently in need.</p> <p>Savings should not be taken into account when entitlement to benefits is assessed.</p> <p>The amount which people can have in savings before benefits are reduced should be increased as inflation is depreciating savings.</p>
Other benefits/ payments	<p>Family allowances should be paid for the first child but not for more than 2 or 3 children.</p> <p>Family allowances should not be given to people with money in the bank, but only to those in need.</p> <p>People receiving sickness benefit should be able to claim for their wife even if she is earning.</p> <p>People who leave jobs voluntarily should be allowed a certain period in which they can claim unemployment benefit so that they can have a chance to look for a reasonable job.</p> <p>Industrial injury benefit (earnings related supplement) should be assessed on recent earnings (eg last 3 months), not those received in the previous tax year.</p>
Restrictions to prevent abuse	<p>People on strike should be paid from union funds not from social security.</p> <p>Benefit should not be paid to the unemployed so they would be forced to find a job.</p> <p>People on supplementary benefit should have medical examinations and, if fit to work, should have their benefit stopped.</p> <p>Medical examinations should be available through the social security system so that everyone claiming sickness or supplementary benefit is known to be ill or incapacitated - it should not be left to GPs.</p> <p>Only people who are sick or who are really without work should be given benefit - people should not receive benefit if there is any possibility of them working.</p> <p>Anyone who is fit to work but is unemployed should have reduced benefit of £1 a week.</p> <p>Any unemployed person who fails to find work should be made to work for the council so that money is saved and taxes and rates reduced.</p> <p>People who abuse the social security system should be made to do work like cleaning up beaches. If they refuse, their supplementary benefit should be withdrawn.</p> <p>Supplementary benefit should be reduced after 6 months unless the claimant is ill or incapacitated.</p> <p>Benefits should be distributed more fairly so that retirement pensioners receive more and people who are working on the side are investigated and have their benefit reduced.</p>
General comments	<p>Attitudes towards and facilities for claiming benefits</p> <p>Claimants should be asked for their permission before the social security office checks on information given.</p> <p>Local offices should be more concerned about people's general social welfare when ill, incapacitated or in need.</p>
Advice about rights entitlement	<p>DHSS should publish a rule book which clearly informs people of their rights.</p>

Chart 6.2 Suggestions for changes to the social security system (continued)

	<p>Attitudes towards and facilities for claiming benefits (cont) Each individual should have a personal interview (with a member of staff) to inform them of their rights before entitlement to benefit is assessed.</p> <p>Claimants should be accompanied at interviews in local offices by people who can advise on their rights.</p> <p>There should be an independent arbitrator to sort out any grievances about refusal of payment by local office staff.</p> <p>Claimants who appear in court regarding maintenance cases should be accompanied by an advisor from the local office.</p> <p>Local offices should be more concerned about people's general social welfare when ill, incapacitated or in need.</p> <p>Old people who want to manage without help should not be made to feel ashamed of not claiming benefits.</p>
General comments	<p>Administration DHSS should employ a firm of business consultants to install efficient methods of administration.</p> <p>DHSS should reduce the number of departments and number of benefits so that claiming is less confusing.</p> <p>The number of forms which have to be completed to make a claim for benefit should be reduced.</p> <p>Methods of payment and procedures should be the same all over the country - not vary from office to office.</p> <p>Small local offices should be set up outside big towns so that people in outlying districts do not have so far to travel.</p> <p>DHSS should administer the discretionary grants which at present are awarded by local authorities.</p>
Organisation of records	<p>All records should be kept in the local office - not in a central registry in another part of the country.</p> <p>Industrial injury claims should be dealt with by the local office, not by Newcastle.</p>
Payment procedures	<p>Explanatory leaflets about how to use giro's should be sent with the first payment.</p> <p>There should be automatic payment of sickness benefit on receipt of a doctor's certificate - should not have to fill in any other forms or give further details.</p> <p>Students claiming supplementary benefit during vacations should only have to give one statement and should not have to call each week at the employment exchange.</p> <p>Social security should pay rent directly for supplementary benefit claimants to avoid problems of payment arriving after rent is due.</p> <p>Payment of regular bills such as rent, electricity, coal, clothing etc should be made by vouchers so that people cannot spend money on anything but basic needs.</p> <p>Supplementary benefit claimants should receive a visit within a few days so that full benefit can be paid immediately.</p> <p>Payment of contributions Employers should deduct money from wages and themselves pay sickness and industrial injury benefits.</p> <p>National insurance stamps should be paid by the Government when people are serving on a jury.</p> <p>Payment of graduated pension contributions should not be taxable.</p>

Base: all informants

7 Causes of dissatisfaction among customers

In the preceding chapters of the report we have presented an account of how the customers viewed various aspects of the local office service and system. The summary at the beginning of the report details these specific findings and indicates areas where customers see the need for change. Throughout the report, however, it has become increasingly apparent that certain groups of customers were generally more critical than others both about the service and about the social security system and, however satisfactory a particular feature may have been for the majority, it has not been satisfactory for all. The purpose of this chapter is to consider these dissatisfied groups, the main reasons for their discontent and the kind of improvements which would be needed to remove them.

Towards the end of the interview, the customers were asked about their overall satisfaction with the service from the local office¹. As we noted earlier, however, the local office service and the system were inseparably linked in most people's minds and many of the comments made about the service were outside local office control.

It can be seen from Table 7.1 that the majority of people interviewed were generally satisfied with the service, a quarter were very satisfied and about 1 in 6 were dissatisfied. Looking at the different sample groups it comes as no surprise at this stage to find that a much higher proportion of supplementary benefit than of contributory benefit claimants were dissatisfied and, consistent with virtually all other findings, supplementary allowance claimants were the most generally dissatisfied group and retirement pensioners the most satisfied. This is even more clearly shown in Table 7.2 where respondents have been grouped, irrespective of sample type, according to whether they had received supplementary benefit in the last year and whether or not they were of pensionable age. Among contributory claimants there was a higher incidence of dissatisfaction among the sickness benefit and industrial injury benefit sample groups (see Table 7.1). In the case of the sickness claimants this seemed to be incidental since almost all of the dissatisfied customers were also claiming supplementary benefit. For industrial injury benefit, specific problems related to claiming this benefit were part of the cause of their dissatisfaction as is discussed below.

It would appear that those who were the most frequent visitors to the office were the most critical group of all, although as we noted earlier there was a close association between claiming supplementary allowance and frequency of calls. Generally speaking, incidence of dissatisfaction decreased with age, being highest among the claimants under 35 and lowest among pensioners.

¹The question asked was, 'On the whole would you say you were very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you have had from the social security office?'

Table 7.1 Overall satisfaction with the service by sample group

Overall satisfaction with the service	Supplementary benefits				Contributory benefits								Long term pension callers		
	Supple- mentary allowance		Supple- mentary pension callers		Sickness benefit		Maternity benefit		Indust. injury benefit		Disable- ment benefit			Retire- ment pension	
	%		%		%		No		No		No			No	
Very satisfied	9	33	20	28	(9)	(6)	(3)	(11)	(9)	(3)	(9)	(11)	(11)	(11)	
Satisfied	60	49	49	50	(10)	(5)	(11)	(11)	(10)	(5)	(10)	(5)	(7)	(7)	
Dissatisfied	19	6	11	13	(4)	(2)	-	(2)	-	(2)	-	-	-	-	
Very dissatisfied	11	4	17	7	-	(3)	-	-	-	(3)	-	3	-	-	
Can't say/don't know	1	2	-	2	(1)	-	2	-	2	-	-	10	(1)	(1)	
Not known	-	6	3	-	-	-	-	-	-	-	-	3	-	-	
Base: all informants	80	51	35	46	24	16	16	24	16	16	21	40	19	19	

Table 7.2 Overall satisfaction with the service by whether received supplementary benefit and whether a pensioner

Overall satisfaction with the service	Received supplementary benefit in last year				Received contributory benefits only in last year				No benefits received in the last year			
	Non-pensioner		Pensioner		Non-pensioner		Pensioner		Non-pensioner		Pensioner	
	%		%		%		%		%		%	
Very satisfied	14	32	32	35	35	45	32	45	32	45	32	45
Satisfied	54	51	51	50	50	42	51	42	51	42	51	42
Dissatisfied	17	5	5	9	9	-	5	-	5	-	5	-
Very dissatisfied	14	4	4	2	2	4	4	4	4	4	4	4
Can't say/don't know	1	2	2	4	4	8	2	8	2	8	2	8
Not known	-	7	7	-	-	2	-	2	-	2	-	2
Base: all informants	125	57	57	100	100	53	57	53	57	53	57	53

decreased with age, being highest among the claimants under 35 and lowest among pensioners. To try to understand why people were critical, the 60 interviews where customers had said they were dissatisfied to some degree were examined in some depth.

Among the 24 who had said they were very dissatisfied, three major causes of dissatisfaction were identified:

- the level of benefit which they received;
- disallowed claims, particularly for discretionary payments (ENPs and ECAs);
- lack of information about entitlement and inadequate explanation when benefits were queried or were refused.

There were also several complaints from this group about delays in payment, the unfavourable attitude of the staff towards them and inefficiency at the office. As far as contributory benefits were concerned there were 5 people among this very dissatisfied group who had received, or were in the process of claiming, industrial injury benefit and 4 of these complained about the lengthy procedures involved in assessing and awarding the benefit and the subsequent delay in payment. They were aggrieved that other people appeared to be awarded their benefit so easily, when they, having been genuinely injured at work, had their claim put through so many checking processes.

Among the group who said they were dissatisfied with the service, there were again many complaints about levels of benefits, disallowed claims and the inadequacy of the information they had received. However this group were just as vehemently critical of specific experiences they had had with the local office. Frequently mentioned was the way in which they had been treated by the staff who were described as either unsympathetic, uncooperative or as making them feel that they were asking for something to which they were not entitled. There were also complaints about being passed from person to person and the lack of interest shown in their case. Delay in receiving payment, particularly when it had left the claimant without any money at all, and a failure to acknowledge a communication or request were also mentioned by this group as causes of dissatisfaction. Some of them criticised the information they had to give to make a claim and, as with the very dissatisfied claimants, a high proportion said they did not like receiving benefits and, in some cases, never wanted or intended to claim anything again.

Among customers who were generally dissatisfied with the service were many of the people in the sample who were living in less fortunate financial and domestic circumstances. They included, for example, a high proportion of the cases we found of large overcrowded families, separated wives and husbands, unmarried mothers, people who had been in prison or who had relatives in prison and those who appeared to be quite severely depressed. This is not to say, however, that all the people who were dissatisfied were in such circumstances, or that there were not others in similar situations who had a more favourable attitude towards the service.

At this point, it is worth looking at the customers who said they were very satisfied with the service. It has already been noted that a high proportion of pensioners fell in this group, although as Table 7.1 shows, there were a number from every benefit category. Generally speaking, these people gave an impression of being far more undemanding and self reliant than the more dissatisfied customers. On the whole they were living in more favourable housing and domestic circumstances than the previous group, although there were a number who were incapacitated due to sickness or injury.

Many of the very satisfied customers commented very positively on the contact they had had with the local office and particularly on the way they had been treated by staff. A great deal of overt sympathy was expressed for the situations staff had to deal with, often combined with a fairly unsympathetic attitude towards other claimants and presumed abuse of the system. Generally, this group had a more favourable attitude towards receiving benefits and complained less about the levels of benefits. Although, among satisfied customers, there were some who had been refused benefits or payments, there appeared to be a much more resigned attitude towards such decisions. Many of them did say they would like more information about benefits, but again were not particularly aggrieved that they had not received it.

Taking into account the differences between the very satisfied and the dissatisfied groups, together with evidence presented in previous chapters, it is now possible to summarise the causes of discontent among the people interviewed. It should, of course, be stressed that customers who were generally dissatisfied were in a minority. However, it would seem likely that improving these features would do much to eliminate dissatisfaction among the more critical customers and would be very unlikely to have an adverse effect on the satisfaction expressed by the majority.

The criticisms made by the dissatisfied claimants would suggest that the main 'causes' of discontent, either perceived or real, were:

- The inadequate level of benefits. }
- The restricted availability of } in some cases, described as
- discretionary payments. } leading to financial hardship
- The lack or inadequacy of information given to customers (both in verbal and written form) resulting in:
 - uncertainty and confusion about entitlement
 - lack of understanding about assessment and refusal of benefit;
 - feelings that the system unfairly discriminates against them.
- Anomalies in the criteria for award or assessment of benefits (such as level of earnings, amount of savings, cohabitation and many more specific criteria) leading to a feeling that the system unjustly penalises certain groups.

Less major 'causes' of discontent would seem to be:

- The time allowed for contact between staff and customers in the office and the way interviews are handled, leaving the claimant feeling he has not stated his case, that there is no interest in his particular circumstances and that he has not been fully informed;
- Delay in payment, particularly for claimants in difficult financial circumstances;
- Failure to deal with, or reply to, a request for information or an application for payment.

The findings of the survey have implications for both social security policy and the way it is implemented at local level. This report, of course, presents only one view of the system. In reviewing social security policy and procedures and determining priorities, there are many other important factors that need to be taken into account. Nevertheless, the aim of this study is to examine the claimants' viewpoint and it is therefore worth considering the kind of changes which might help to overcome the criticisms which they expressed.

The level of benefits and the criteria by which they are assessed are essentially central policy considerations and are outside the control of local office staff. The award of discretionary payments and the need for more adequate information and explanation, however, involve both central and local office policy. Certainly, where claims are disallowed or levels of benefits are queried, more explanation would help to ensure that the claimant feels he has been properly assessed and fairly treated. It would also appear desirable for more time to be spent ensuring that the claimant fully understands his entitlement when initial contact is made with the office. This might also have the advantage of saving repeated visits and misunderstandings at a later stage. However, more attractive literature and more advertisements in public buildings and in the press and on television would probably help to make customers better informed of their rights and would also increase the public's awareness.

Comments about delays in payment, unfavourable treatment by the staff or failure to deal with or acknowledge queries were not general criticisms of the local office service and, given the sort of pressures the staff work under, it is inevitable that some problems of this kind will occur. However, when these experiences happen to people in difficult domestic or financial circumstances or who are in any way socially disadvantaged, it is not surprising that they produce critical reactions and demoralising effects. Since such reactions often stem from feelings of insecurity which are generated by factors well outside local offices or the social security systems, they are obviously not easily overcome. Nevertheless, the kind of patience, understanding and sympathy already shown to most claimants by local office staff, together with more time spent listening to them, can do nothing but ease these feelings.

It is clear that many of the changes mentioned in this report would require considerable time and staff resources which are already in short supply in all local offices. However, some of the suggestions made could probably be implemented within the resources available. We hope that the findings from this survey will help to identify those which, from the customer's point of view, would be most desirable.

APPENDIX

1. Report on the sample design
2. Letter sent by DHSS to sampled customers
3. Questionnaire

As the verbatim information collected in this survey would require detailed manual analysis, the sample size had to be restricted. It was therefore not possible for the sample to be fully representative of different groups of claimants at the local office. However, it was felt that the survey presented an ideal opportunity to evaluate a design and procedure for selecting representative samples of claimants so that it could if necessary, be replicated in other studies where a more systematic coverage was needed. The sampling method designed for the survey was thus more elaborate than was strictly necessary for the size of sample selected and the type of analysis intended.

We wished to achieve interviews with about 400 people who had recently been in contact with the local office. To allow for non-response at the interview stage we decided to select a sample of about 500. The sample was divided approximately equally between supplementary benefits and the following contributory benefits groups:

Sickness and invalidity benefit
Maternity benefit
Industrial injury benefit
Disablement benefit
Widows benefit
Retirement pension

Although we did not attempt to draw samples covering the small numbers of people claiming other grants and allowances, it was likely that such people would be included in the population for one or more of the benefits noted above.

A factor which we kept in mind at all stages of the sample design and selection was the need to disturb the routine work of the office as little as possible.

(a) Supplementary benefits

There were 3 ways in which this sample could be defined:

- a sample of contacts with the office
- a sample of current supplementary benefit recipients
- a sample of claims for supplementary benefit during a fixed period.

A sample of contacts would have omitted, for the most part, people who had little contact with the office while a sample of current recipients would have been difficult to organise practically and would not have allowed any stratification of the sample. Although a sample of claims had the drawback that relatively small numbers of people who had been receiving supplementary benefit for a long time would be included, we felt that the practical feasibility and added control through stratification allowed by this method outweighed the disadvantages. We therefore decided to draw a sample of claims made over a period of

one year. We felt that this period would be sufficient for a number of long term claimants to be included but would not be so long that a large proportion of those selected were no longer receiving benefit. In addition to the sample of claims, we decided to draw a sample of people who had called at the office, whether or not they were receiving benefit. We needed to select a total of 250 supplementary benefit claims and callers and decided that 60 of these should be callers.

Sample of claims

The sample of claims was selected from weekly summaries of Forms 133 and 134 completed during a 12 month period. Prior to selection, the sample was stratified by type of claim, type of payment and month of payment. As claims for supplementary pension form a relatively small proportion of supplementary benefits claims, we decided to oversample pension claims by a factor which would give a set sample of around 60. This means that the results for the supplementary allowance and supplementary pensioner samples should not be added together. By taking 1/126 of all allowance claims and 1/33 of all pension claims made during the sampling period, we obtained a sample of 191 claims. The distribution of the sample by type of claim and type of payment is shown in Table 1. For each claim selected, the person's name, address and date of birth were obtained from their case paper and 180 were issued for interview. The remaining 11 cases were not included because the people concerned had transferred from the office area or had died.

Table 1 Distribution of selected sample by type of claim and type of payment

Type of payment	Type of claim		
	Allowances		Pensions
	Unemployed	Other	
Running order	36	13	14
No grant	1	5	4
Immediate payment	7	49	2
Exceptional needs	6	14	40
Total	50	81	60

Sample of callers

The sample of callers was selected from a list of the callers slips which were completed for all callers at the supplementary benefit counters during one week. In this period, 893 slips were completed and as we wished to obtain a sample of approximately 60, the sampling fraction was 1/15. 59 callers were selected, of which 49 were issued for interview. The remaining 10 cases were not included because the people concerned had already been selected in the sample of claims or were of no fixed address.

(b) Contributory benefits

Since no records were kept in the office of new claims for contributory benefits, the only way of defining this population was as a sample of current claimants. This presented a problem for the retirement pension group. As most pensioners have little or no contact with the office after their initial claim, the survey was likely to be relevant only to those who had claimed their pension fairly recently. We therefore decided to

limit the sample of retirement pensioners to those under age 70. In addition to the sample of current claimants, we decided to select a sample of people calling at the counter with queries on any of the long term benefits. We needed to select approximately 250 contributory benefit claimants and callers and decided that 30 of these should be callers.

Sample of claimants

From the local office records, we estimated the number of people currently receiving each benefit in January 1974 to be as follows:

Sickness benefit	3,000
Industrial injury benefit	200
Maternity benefit	800
Disablement benefit	1,800
Widows benefit	5,000
Retirement pensioners under age 70 ¹	10,000

A sample of 220 distributed proportionately to the population for each benefit would clearly provide insufficient industrial injury and maternity benefit cases for separate analysis, but would have the advantage that the individual samples would be additive. Given the limitation of the overall sample size, we felt that a minimum of 20 claimants should be selected from each benefit, in case attitudes varied substantially according to the benefit received. We decided, therefore, to select independent samples of the following sizes:

Sickness benefit	60
Industrial injury benefit	20
Maternity benefit	30
Disablement benefit	20
Widows benefit	30
Retirement pension	60

These sample sizes necessitated using different sampling fractions for each sample type and results from different samples should therefore not be added together. The sample sizes are too small to permit quantitative analysis of individual groups. However, since it was intended that the majority of the information presented would be qualitative, these were not seen to be limitations which would invalidate the analysis.

The samples were selected from certain combinations of the last digit and suffix of the National Insurance numbers of current claimants for all sample types where the National Insurance number was recorded on the claimants' file (ie all samples except those of widows benefit and retirement pension claimants). The combinations sampled, the estimated and obtained sample sizes for each sample type are shown in Table 2. For claimants of sickness benefit and maternity benefit, the samples obtained were respectively much higher and lower than expected. This may have been due to inaccurate estimation of the population sizes for these benefits or to random variation in the distribution of National Insurance numbers. We increased the sample of maternity benefit cases to 29 by extending the number of last digit and suffix combinations sampled from 2 to 4. Where the sample obtained was larger than that required for interview, the sample was reduced by systematic elimination of the appropriate number of claimants.

¹The estimates for retirement pensioners were made from DHSS Social Security Statistics (Nov. 1972) as local figures were not available

Thus the samples issued for interview were as follows:

Sickness benefit	60
Maternity benefit	29
Industrial injury benefit	20
Disablement benefit	20

Table 2 National Insurance numbers sampled, expected and obtained sample sizes by sample type

Benefit	Sample required	Estimated population	National Insurance last digit and suffix combination	Expected sample	Sample obtained
Sickness	60	3,000	3A	75	105
Maternity	30	800	3A, 3B	40	15
Industrial injury	20	200	3A, 3B, 3C, 3D	20	27
Disablement	20	1,800	3A	45	40

To select the samples of widows benefit and retirement claimants, we had to identify women under age 60 receiving widows benefit and pensioners aged under age 70 from a total of 30,000 files, half of which related to pensioners aged 70 or over. Counting through the files and selecting every nth record would have been very time consuming and so we initially selected 1 in 5 of the 230 drawers containing the files.

For the widows benefit sample, every 7th file in the sampled drawers was selected, resulting in 39 cases being sampled. Of these, 9 cases had to be excluded because their address could not be found or they were no longer receiving widows benefit. Thus 30 names and addresses were issued for interview.

For the retirement pension sample, we selected every 33rd file in the sampled drawers and obtained 72 files relating to widows and retirement pensioners aged 60-69 inclusive. Twelve cases were eliminated randomly and the remaining 60 were issued for interview.

Sample of callers

The sample of people enquiring about long term benefits was selected from caller slips in the same way as the supplementary benefit caller sample. During the one week sampling period, 92 slips were completed from which we required a sample of 30. The sampling fraction was therefore 1/3. Of the 30 callers selected, 29 were issued for interview. In the remaining case, the person's address had not been obtained at the counter.

Response

As the sample had been drawn from local office records, a letter was sent from DHSS to each selected person explaining briefly the purpose of the survey and giving them the option not to take part. 16 people replied saying that they did not wish an interviewer to call. All other informants were approached by OPCS interviewers, and the response in each group is shown in Table 1.1 in the main report.

Non-respondents fall into two broad categories - those who refused to take part in the survey, and those with whom the interviewer could not make contact. Various reasons were given for refusal to take part in the survey, the most frequent being that the informant could not spare the time. However, it was sometimes difficult to know whether the real reason for refusal was the one given to the interviewer.

Proportionately more refusals were received from contributory benefit than from supplementary benefit claimants, whereas the reverse was true for non-contacts. The supplementary allowance claimants tended to change their addresses frequently which made the interviewer's task very difficult and, despite several attempts at tracing and recall, there was a high proportion of non-contacts among this group. Consequently, the supplementary benefit sample was seriously depleted and the response to the survey generally was much lower than we would have wished.

In a few cases the named informant was so incapacitated through illness or age that another person dealt with their claim and therefore all the contact with the office on their behalf. Also, in the case of some retirement pensioners it was often the spouse who dealt with the claim. In cases such as these, of which there were 14 in all, we accepted information from the person who acted on behalf of the informant where it was appropriate to do so.

The main demographic characteristics of the people interviewed are shown in Tables 3-5 below.

Table 3 Sex, age and marital status by sample group

	Supplementary benefits			Contributory benefits						
	Supplementary allowance	Supplementary pension	Supplementary callers	Sickness benefit	Maternity benefit	Indust. injury benefit	Disability benefit	Widows benefit	Retirement pension	Long term callers
	%	%	%	%	No	No	No	No	%	No
Sex										
Male	78	29	74	96	-	(12)	(14)	-	38	(13)
Female	22	71	26	4	(24)	(4)	(2)	(21)	62	(6)
Age last birthday										
Under 20	15	-	11	7	(6)	(1)	-	-	-	-
20-24	20	-	14	9	(12)	(2)	-	-	-	(1)
25-29	19	-	11	9	(5)	-	(2)	-	-	-
30-39	12	-	26	17	-	(4)	(2)	-	-	(1)
40-49	15	-	14	13	(1)	(1)	(5)	(4)	-	(1)
50-59	12	-	9	22	-	(5)	(2)	(17)	-	-
60-64	5	18	3	20	-	(3)	(1)	-	28	(8)
65-69	1	22	6	4	-	-	(2)	-	72	(8)
70-79	-	55	3	-	-	-	(2)	-	-	-
80 or over	-	6	3	-	-	-	-	-	-	-
Marital status										
Married	55	20	60	78	(23)	(14)	(14)	(1)	72	(14)
Single	31	8	26	20	(1)	(2)	(2)	-	10	(1)
Widowed/divorced/separated	14	73	14	2	-	-	-	(20)	18	(4)
Base: All informants	80	51	35	46	24	16	16	21	40	19

Table 4 Number of persons in household and informant's relationship to the head of household, by sample group

	Supplementary benefits			Contributory benefits						
	Supple- mentary allowance	Supple- mentary pension	Supple- mentary callers	Sickness benefit	Maternity benefit	Indust. injury benefit	Disable- ment benefit	Widows benefit	Retire- ment pension	Long term callers
	%	%	%	%	No	No	No	No	%	No
Number of persons in household										
Lives alone	11	55	14	4	-	-	-	(5)	22	(4)
2 people	16	25	20	33	(2)	(5)	(6)	(7)	52	(11)
3 people	16	4	11	15	(13)	-	(2)	(4)	20	(2)
4-6 people	45	14	51	39	(8)	(11)	(8)	(5)	3	(2)
7-12 people	11	2	3	9	(1)	-	-	-	3	-
Informant's relationship to head of household										
Informant is head of household	70	90	66	76	-	(9)	(13)	(17)	60	(15)
Wife	1	-	6	4	(19)	(4)	(1)	(1)	35	(4)
Daughter	8	4	11	4	(4)	(1)	(1)	(3)	-	-
Son	19	-	14	13	-	(2)	(1)	-	-	-
Mother/father	1	4	-	-	(1)	-	-	-	-	-
Brother/sister	-	2	3	-	-	-	-	-	5	-
Other relative	-	-	-	2	-	-	-	-	-	-
No relation	2	-	-	-	-	-	-	-	-	-
Base: All informants	80	51	35	46	24	16	16	21	40	19

Table 5 Employment status, social class and age at which completed full time education, by sample group

	Supplementary benefits			Contributory benefits						
	Supple- mentary allowance	Supple- mentary pension	Supple- mentary callers	Sickness benefit	Maternity benefit	Indust. injury benefit	Disable- ment benefit	Widows benefit	Retire- ment pension	Long term callers
	%	%	%	%	No	No	No	No	%	No
Employment status										
Working full time	49	2	43	50	(2)	(12)	(10)	(7)	8	(4)
Working part time	-	6	6	-	-	(1)	-	(4)	15	(3)
Not working	46	92	51	50	(22)	(3)	(6)	(10)	78	(12)
In full time education	5	-	-	-	-	-	-	-	-	-
Social class of informant or head of household										
Professional/managerial	4	6	9	7	-	-	(1)	(3)	18	(1)
Non-manual (skilled or semi-skilled)	9	23	20	17	(15)	(2)	(1)	(7)	25	(4)
Skilled manual	25	20	34	30	-	(6)	(9)	(1)	25	(5)
Semi-skilled manual	31	8	14	37	(7)	(6)	(2)	(5)	5	(4)
Unskilled	21	22	9	7	(1)	(2)	(3)	(2)	25	(3)
Not known	10	22	14	2	(1)	-	-	(3)	2	(2)
Age at which completed full time education										
14 years	29	86	31	54	-	(9)	(12)	(13)	75	(13)
15 years	41	6	40	30	(15)	(5)	(4)	(2)	8	(2)
16 years	10	2	17	2	(3)	(2)	-	(3)	10	-
17-18 years	6	2	3	4	(5)	-	-	(1)	2	(4)
19 years or over	14	-	6	7	(1)	-	-	(2)	2	-
Never went to school	-	2	-	-	-	-	-	-	-	-
Not known	-	2	3	2	-	-	-	-	-	-
Base: All informants	80	51	35	46	24	16	16	21	40	19



Department of Health and Social Security
10 John Adam Street London WC2N 6HD

Telegrams Natance Rand London

Telephone 01-930 9066 ext 452

SAMPLED CUSTOMERS

Your reference

Our reference

RSE 317

Date

Dear

I am writing to a number of people who are receiving pensions or allowances from the Department or who have had recent contact with their local Social Security office to ask if they will help in a survey to find out what people think of our existing services and how they might be extended or improved. Your help in this survey would be very valuable and could well benefit other people who need to use our services in the future.

We would like you to help by talking to an interviewer who will call on you in the next few weeks (in the evening if necessary). The interviewer will be interested in hearing of your experiences in claiming and receiving social security benefits (retirement pension, sickness or maternity benefits, supplementary pension or allowances etc.). We would like to learn, through the interview, whether you are satisfied with our services or if there are any improvements which you would like to see made in the present arrangements.

The interviewer is working for the Office of Population Censuses and Surveys and is completely independent of the Social Security office. Nothing you say will be associated with your name or shown to your local Social Security office. It will not affect any claim to benefit or any other contacts you have with the office. Nothing will be published in any form from which you could be identified.

I hope that you will feel able to take part and that you will enjoy meeting and talking with the interviewer but you do not have to take part if you do not wish to do so. If you let me know that you do not wish to answer any questions you will not be troubled further.

The interviewer will be glad to answer any questions you may have about the survey.

Yours sincerely

A A BROWN
Social Security Research Branch

SOCIAL SECURITY CUSTOMERS SURVEY

Serial Number

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MAIN QUESTIONNAIRE

Interviewer.....

Date...../.....MONTH

Time interview started.....

BENEFITS RECEIVED

1. I would like to ask you about the contact you have had with the Department of Health and Social Security Office in ... (name of town) and about your experiences in claiming social security benefits, allowances or pensions.

Could I ask you first of all whether at present you are receiving any benefits, allowances or pensions?

Yes.....1 Ask (a)
No.....2 Ask (b)

(a) Which types of benefits, allowances or pensions are you receiving at present?

CODE ALL THAT APPLY

Sickness benefit	1	SEE (c) and (d)
Invalidity benefit	2	
Retirement pension (OAP)	3	
Supplementary pension/allowance	4	
Widows benefit	5	
Maternity benefit	6	
Disablement benefit	7	
Special hardship allowance	8	
Industrial injury benefit	9	
Others (specify).....	10	

DO NOT
PROMPT

(b) During the last year, that is since January 1973, have you received any of the following:-

sickness benefit	1	SEE (c) AND (d)
invalidity benefit	2	
retirement pension (OAP)	3	
supplementary pension or allowance	4	
widows benefit	5	
maternity benefit	6	
disablement benefit	7	
special hardship allowance	8	
industrial injury benefit	9	
or any other benefit (specify)	10	

PROMPT

PROMPT

(c) DVA, HAS NOT RECEIVED ANY BENEFITS 1 GO TO Q.2
DVA, ONLY RECEIVED RETIREMENT PENSION (OAP) OR WIDOWS BENEFIT 2
DVA, ONLY RECEIVED MATERNITY BENEFIT 3 ASK (d)

Can you tell me a little about the circumstances that led to your getting

ASK FOR ALL BENEFITS MENTIONED ABOVE APART FROM MATERNITY, OAP OR WIDOWS.

(d) DVA IF ONLY RECEIVED SICKNESS BENEFIT.....1 GO TO Q.2

How did you first hear that you might be entitled to.....
ASK FOR ALL BENEFITS MENTIONED ABOVE APART FROM SICKNESS, OAP OR WIDOWS

CONTACT WITH THE OFFICE

I'd like to ask you about the different ways in which you have been in touch with the ...(name of local office).

2. (a) Have you ever called at the ...(name of office)?

Yes 1 ASK (b) - (h)

No 2 GO TO Q.3 on page 8

- (b) Approximately how many times have you called at ...(name of office) in the last year?

.....

- (c) How long ago did you last call at ...(name of office)?

..... months

- (d) On that occasion, do you remember if you made a special journey to call at the office, or not?

Yes, special journey 1

No 2

- (e) What was your reason for calling at the office on that occasion?

- (f) (i) We would like to find out how people feel about calling at ...(name of office). Is there anything that you have found particularly helpful about calling at the office?

- (g) In some parts of the ...(name of office) they have an appointments system so that when you contact the office they arrange a time for you to come back and see a member of staff. Have you ever had an appointment to see one of the staff at the office?

Yes 1] ASK (i) & (ii)
No 2]

- (i) What do you think of this kind of appointment system?

- (ii) Do you think the appointment system is (would be) an improvement over the other system?

- (h) Have you ever been in one of the cubicles or private rooms in the ...(name of office) to have an interview with a member of the staff?

Yes, cubicles 1] ASK (i)
Yes, private rooms ... 2]

No 3 GO TO Q.3

- (i) What do (did) you think of these interviews in the cubicles/private rooms?

- (ii) Is there anything that you don't like about calling at the office?

TO ALL

3(a) How far do (would) you have to travel to visit the ...
(name of office)?

.....miles

(b) What means of transport do (would) you use to get there?

6 Have you ever been visited at home by a member of staff from the
...(name of office)?

Yes.....1 ASK(a) - (d)

No.....2 ASK(a) and (b)

(a) We would like to know how people (would) feel about being visited
at home. Is there anything which you (would) particularly like
about being visited at home?

(c) How much does (would) it cost you to get there and back?

4 Have you ever telephoned the ...(name of office) for any
reason?

Yes.....1

No2

5 Have you ever written to the ...(name of office) apart from
just returning a completed form?

Yes1

No2

(c) How long ago were you last visited at home by a Social Security officer
from ...(name of office)?

..... number of months.

(d) Approximately how many times have you been visited in the past year?

.....

7 If you had a choice, would you prefer to deal with the office by
SINGLE CODE

RUNNING
PROMPT
telephoning..... 1 ☐ ASK(a)
writing 2 ☐ ASK(a)
calling 3 ☐ ASK(a)+(b)
or having a visit at home? 4 ☐ ASK(a)+(b)

(a) Why would you prefer to deal with the office in this way?

(b) Are there any reasons why you would prefer (NAME PREFERENCE) rather than
telephoning or writing?

8 Have you ever called at the ...(name of 'caller' office)?

Yes 1 ASK (a)
No 2 GO TO Q.9

(a) How long ago did you last call at the ...(name of 'caller' office)?

..... Years

10(a) How do you feel personally about receiving benefits from the Department
of Health and Social Security?

(b) Is there anything (else) that you don't like about receiving benefits
from the Social Security office?

11 What do you think working in a Social Security office is like?

BENEFITS RECEIVED

- 13 Apart from the pension/allowance/benefits you mentioned at the beginning of the interview, that is (REMAIN INFORMANT), could I just check whether you have received any other benefits or payments from the Social Security office during the last year (ie since January 1973)

Yes 1 ASK (a)
 No 2 GO TO Q.14

- (a) Which benefits/payments have you received?

CODE ALL
 THAT APPLY

retirement	1
widows	2
sickness	3
supplementary	4
invalidity	5
maternity	6
disablement	7
unemployment	8
industrial injury	9
other	10

ENTER IN BOX AND
 ASK (1)

DO NOT
 PROMPT

- (1) How did you first hear you might be entitled to this?

OTHER BENEFITS/PAYMENTS

HOW HEARD ENTITLED

BENEFITS CLAIMED

14. Over the past year have you tried to claim any benefits, pensions or other payments but been told you were not entitled to them?

Yes 1 ASK (a) - (c)
 No 2 GO TO Q.15

- (a) Which benefits/pensions/payments?

- (b) How did you hear about this?
 (c) How did you hear about not getting it?

(a) (b) (c)

BENEFIT/PAYMENT

HOW HEARD ABOUT

HOW FELT ABOUT NOT GETTING

ELIGIBILITY FOR BENEFITS

- 15 Do you think that at present there are any other benefits, pensions or other payments which you might be entitled to?

Yes 1 ASK (a) - (c)
 No 2 GO TO Q.16

- (a) Which benefit/pension/payment do you think you might be eligible for?

- (b) How did you first hear that you might be eligible for this?

- (c) Can you tell me the reasons why you haven't applied for this benefit/pension/payment?

(a) (b) (c)

BENEFIT

HOW FIRST HEARD

REASONS FOR

MIGHT BE ELIGIBLE

NOT APPLYING

KNOWLEDGE OF BENEFITS

Apart from the benefits, pensions and other payments, that you have already mentioned do you know of anything else that local Social Security offices can make payments for?

No, nothing else ... 1 GO TO Q.17

Yes - CODE ALL THAT APPLY
 Retirement pension (RAF) 2
 Widows benefit 3
 Sick leave benefit 4
 Supplementary pension/allowance 5
 Invalidity benefit 6
 Maternity benefit 7
 Disabled child benefit 8
 Special hardship allowance 9

Others 10 RECORD IN BOX AND ASK

(a) How did you first hear of this payment/benefit/allowance/pension? (a)

(a)

BENEFIT/PAYMENT	HOW FIRST HEARD

INFORMATION AND PUBLICITY

17 Is there anything at all concerning benefits or payments available from Social Security offices which you would personally like to know more about?

Yes 1 ASK (a)

No 2 GO TO Q.18

(a) What would you like to know more about?

18. Who or where would you go to for information or advice about social security benefits? RECORDED BELOW

FOR EACH (a) Have you ever been there (to them) for advice?

(b) What happened when you went (to them) for advice?

WHO/WHERE WOULD GO TO	WHETHER BEEN FOR ADVICE	WHAT HAPPENED WHEN WENT FOR ADVICE
	Yes 1 ASK (b) No 2	
	Yes 1 ASK (b) No 2	
	Yes 1 ASK (b) No 2	

ONLY ASK IF RECEIVING RETIREMENT OR SUPPLEMENTARY PENSION

DNA: X GO TO Q. 20

19. Have you read the coloured pages in the back of your pension book?

Yes 1 ASK (a)

No 2 GO TO Q. 20

(a) Did you find the coloured pages were helpful?

20. Have you seen any publicity or advertisements about social security benefits or allowances?

Yes 1 ASK (a) - (c)

No 2 GO TO Q. 21

(a) What was the publicity/advertisement about?

(b) Where did you see the publicity/advertisement?

(c) What did you think of the publicity/advertisement?

(a)	(b)	(c)
WHAT ABOUT	WHERE SEEN	WHAT THOUGHT

21 Have you seen any pamphlets or leaflets about Social Security benefits, allowances or pensions? The pamphlets look something like this. SHOW PAMPHLET.

Yes 1 ASK (a) - (c)

No 2 GO TO Q. 22

(a) Which pamphlet have you seen?/What was it about?

(b) Where did you get the pamphlet from?

(c) Was the pamphlet useful?

(a)	(b)	(c)
PAMPHLET/WHAT ABOUT	WHERE OBTAINED	WHETHER USEFUL

22 In general do you think the public should be made more aware of the benefits, or allowances or payments that are available from social security offices like...(name of office)?

Yes 1 ASK (a)

No 2 ASK (b)

Others (specify).. 3 ASK (a) and (b)

(a) Can you think of any ways in which the public could be made more aware of the benefits that are available?

(b) What are your reasons for thinking that the public should not be made more aware of the benefits that are available?

FORMS

23 Have you ever had either of these forms sent to you to fill in?

SHOW POSTAL REVIEW (A) AND Yes, postal review (A) ... 1 → RECORDED IN
POSTAL ENQUIRY (B) FORMS. Yes, postal enquiry (B) ... 2 → BOX BELOW AND
ASK (a) - (c)

No, neither 3 ASK (b) and (c)

(a) Why do you think you were sent this (these) form(s)?

(b) Have you ever had to fill in any (other) form(s) for the ...
(name of office)?

Yes 1 ASK (i) - (iii)
No 2 SEE (ii) - (iii)

(i) Which benefits were they for? RECORDED BELOW

(ii) Was there anything you didn't like about the questions asked?

(iii) Did anyone help you fill it in? If so, who?

(i)	(ii)	(iii)
WHICH BENEFITS	WHETHER ANYTHING NOT LIKED ABOUT QUESTIONS BY WHOM	WHETHER HELPED BY WHOM

(c) Have you ever had any difficulty obtaining the form you needed to claim
a social security benefit or allowance?

Yes 1 ASK (i)
No 2 GO TO Q. 24

(i) What difficulty did you have?

24. Have you ever claimed exemption or reduced charges for fares,
prescriptions, optical, dental or other health services?

Yes 1 ASK (i) - (iv)

No 2 GO TO Q. 25

(i) What have you claimed?

(ii) What did you have to do to claim for this?

(iii) Did you have any difficulty making the claim?

(i)	(ii)	(iii)
WHAT CLAIMED	HOW CLAIMED	ANY DIFFICULTY

(iv) How did you feel about making these claims?

PAYMENT

25(a) How is your benefit/allowance/pension paid to you?

PROMPT
AS NECESSARY

Giro 1

Order book 2

other (specify) 3

(b) What do you think of this method of payment?

26 Would you like to be given a detailed explanation by the Department of Health and Social Security about how your benefit/allowance/pension is worked out.

Yes 1 ASK (a)

No 2 GO TO Q.27

(a) Would you prefer a written explanation or would you prefer to be told by one of the staff?

Prefer written explanation 1

Prefer to be told by staff 2

27 Do you feel you understand how your benefit/allowance/pension is worked out?

Yes 1 ASK (a) + (b)

No 2 ASK (c)

Not sure/don't know .. 3 ASK (a) - (c)

(a) How (do you think it is) is it worked out?

(b) How did you find out how it is worked out?

(c) How often is it paid?

(d) How would you feel if it were paid monthly?

(c) Has anyone ever given you an explanation of how it is worked out?

Yes 1 ASK (i)

No 2 GO TO Q.28

(i) Who gave you this explanation?

28 Have you ever queried the amount of benefit you've been paid because you felt you had been given the wrong amount?

Yes 1 ASK (a) + (b)

No 2 ASK (c)

IF YES

(a) Who did you query it with?

(b) What happened?

APPEALS AND TRIBUNALS

29 Have you ever appealed against the amount of benefit you've been awarded or against a refusal to give you payment?

Yes 1 ASK (a) - (e)

No 2 GO TO Q. 30

(a) Can you tell me what you were appealing against?

(b) What actually happens when you make an appeal?

(c) How do you feel about this?

(d) What was the outcome of your appeal?

(e) Did you think the decision was fair?

IF NO

(c) What would you do if you felt you had been paid the wrong amount?

(e) We have talked a lot about the ...(name of office) and the contacts you have had there. Thinking over all you have said how do you feel in general about the service you have had from the ...(name of office)?

(e) How do you think this (the service) could be improved?

(b) In what (other) ways do you feel the service has been satisfactory?

(f) On the whole, would you say you were

very satisfied 1
satisfied 2
dissatisfied 3
or very dissatisfied 4
with the service you have had from the ...(name of office)?

RUNNING
PROMPT

31. Apart from the things we've already talked about, is there anything else (at all) that worries you about your present situation which you feel you would like some help with?

Yes 1 ASK (a) & (b)

No 2 GO TO Q. 32

(a) What is it that worries you?

(c) In what (other) ways do you feel the service has not been satisfactory?

FOR EACH UNSATISFACTORY ASPECT MENTIONED

(a) Why do you think the service is like this/this happens?

(b) Have you ever tried to get any help for this?

Yes 1 ASK (1)

No 2 GO TO Q. 32

(1) What happened when you tried to get some help?

32 Could I just check whether over the past year you have had any contact with a social worker, a child care officer, or anybody else from the welfare or social services department?

33 Are there any major changes that you would like to see made to the social security system?

CLASSIFICATION INFORMATION

34(a) Household composition

	Relationship to informant	Sex M F	Age	Marital status M S W D/S	Employment Status Full not p/tm p/tm working edu.
1	Informant	1 2		3 4 5	6 7 8 9
2		1 2		3 4 5	6 7 8 9
3		1 2		3 4 5	6 7 8 9
4		1 2		3 4 5	6 7 8 9
5		1 2		3 4 5	6 7 8 9
6		1 2		3 4 5	6 7 8 9
7		1 2		3 4 5	6 7 8 9
8		1 2		3 4 5	6 7 8 9
9		1 2		3 4 5	6 7 8 9
10		1 2		3 4 5	6 7 8 9
11		1 2		3 4 5	6 7 8 9
12		1 2		3 4 5	6 7 8 9

Head of household PERSON NUMBER

(b) Present or last occupation/industry

	Occupation	Industry
(i) Informant		
	IF MANAGER ASK No. of employees	Self employed 1 Employee 2
(ii) H O H (if other than informant)		
	IF MANAGER ASK No. of employees	Self employed 1 Employee 2

(c) DWA - ONE PERSON HOUSEHOLDS X Ask (d)

Over the past year, have any of the other members of your household received any benefits, pensions or other payments from the social security office?

- (1) which benefits/allowance/pension/payment.
(11) Who received the benefit - ENTER PERSON NUMBER

(d) Do you own or rent your flat/house/rooms?

- Private rented furnished 1
Privately rented unfurnished 2
Local council or corporation (furnished/unfurnished) 3
Own property (mortgaged or owned outright) 4
Other (specify) 5

FROM AS
NECESSARY

(e) (1) How many bedrooms do you have for the use of your household?

.....

(ii) How many living rooms do you have for the use of your household apart from the kitchen?

.....

(iii) Do you share any of your rooms (including the kitchen, bathroom and lavatory) with any other household?

Yes 1 ASK (iv)

No 2 GO TO (f)

(iv) Which rooms are shared?

(f) How long have you lived at this address?

..... Years

(g) At what age did you complete your full time education?

..... Years

35 Is there anything else you would like to say about Social Security offices in general or about the ... (name of office)?

36 Was this interview as you expected it to be from the letter, or not?

Yes, as expected 1

ASK
No, not as expected 2 (a)

(a) What did you expect the interview to be like?

INTERVIEWER TO BE COMPLETED AFTER INTERVIEW

Time interview ended

Length of interview

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Date of Issue

~~9 JAN 1980~~

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